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UNIVERSITY OF CALIFORNIA
RIVERSIDE

Managing “This Unstable Financial Life of Mine:”
Capabilities, Barriers, and Stress in Student Financial Stories

A Dissertation submitted in partial satisfaction
of the requirements for the degree of

Doctor of Philosophy

in

Education

by

Robert Benjamin Stephens

March 2020

Dissertation Committee:

Professor John S. Levin, Chairperson
Professor Eddie Comeaux
Professor Raquel M. Rall

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Robert Benjamin Stephens
2020

The Dissertation of Robert Benjamin Stephens is approved:

Committee Chairperson

University of California, Riverside

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I thank the faculty members at the University of California, Riverside, for the challenge, academic guidance, and encouragement throughout my tenure as a graduate student. These individuals have contributed significantly to the understanding of higher education and my development as a doctoral student and student affairs practitioner.

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DEDICATION

To my children, Brynn, Jack, Kaia, and Brian: I know there are times over the last decade I was unable to be as present with them as I would have wished, but they always provided motivation for me to complete this journey.

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ABSTRACT OF THE DISSERTATION

Managing “This Unstable Financial Life of Mine:”
Capabilities, Barriers, and Stress in Student Financial Stories

by

Robert Benjamin Stephens

Doctor of Philosophy, Graduate Program in Education
University of California, Riverside, March 2020
Professor John S. Levin, Chairperson

Researchers have demonstrated that personal financial disadvantage and economic stress impede the academic attainment of students in higher education (Walpole, 2007). Specifically, financial hardships such as low family income, material deprivation, or serious debt may hinder persistence to degree attainment. While scholars have demonstrated that economically disadvantaged (ED) students struggle more than their peers in persisting to a degree, they have not determined the nature of this socio-economic condition and the ways in which this condition may affect persistence and students’ collegiate experiences.

This qualitative investigation employs an uncommon approach in explaining a frequently researched topic. It relies on a narrative structure that examines, phenomenologically, how the financial stories of students in higher education interact with their stories of collegiate persistence and experiences at a regional comprehensive university and community college in southern California. Data in this investigation

comprise multiple semistructured and email interviews of 18 degree-seeking undergraduate students. Creation of three composite narratives serve as the primary analysis, with additional analysis including coding and categorization guided by capabilities and stress theories.

ED students experience personal and familial financial struggle before and during college. These students are challenged with both broad and specific affordability issues in a negative environment involving unexpected financial burdens and structural impediments. ED students value the financial security of higher education and are motivated by both struggles and successes. The students demonstrate the capabilities to meet financial needs and believe in individual ability as the determinant of persistence in college yet describe how external factors such as financial aid and employment create barriers to college completion and experiences. ED student financial situations also create stress which affects student experience. Implications for scholars, policy makers, and practitioners are discussed.

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CHAPTER 1

INTRODUCTION AND RESEARCH PROBLEM

Researchers have demonstrated that personal financial disadvantage and economic stress impede the academic attainment of students in higher education (Walpole, 2007). Specifically, financial hardships such as low family income, material deprivation, or serious debt may hinder persistence to degree attainment (Giani, 2015; Kinsley, 2014). While scholars have demonstrated that economically disadvantaged (ED) students struggle more than their peers in persisting to a degree (Cahalan & Perna, 2015; Goldrick-Rab, 2010; Ishitani, 2006; Titus, 2006c), they have not determined the nature of this socio-economic condition and the ways in which this condition may affect persistence.

The study of economic disadvantage requires recognition of the breadth of terminology related to the topic. Scholars have recognized that in this body of research, terms are muddled and researchers can refer interchangeably to the poor, poverty, the needy, pauperism, low socioeconomic status (SES), low social status, working class, the underclass, low income, and more (Nidiffer & Bouman, 2004; Soria, 2013). I shorten “economically disadvantaged” to “ED” for brevity. While as noted in my research design I identify participants’ economic disadvantage through family income, defining this term, as suggested by the various terminology and categorization in scholarship, is challenging. I define “economically disadvantaged” as being in the financial position of the inability to meet life (and, for higher education students, college) costs without external support. For dependent students, this status would be related to their family’s financial situation.

Higher education research has established that ED students do not achieve at the same rate as their peers, from preparing for and applying to higher education to persisting, graduating, and continuing to graduate school (Giani, 2015; Ishitani, 2006; Sass et al, 2018; Walpole, 2007; Zarifa et al., 2018). ED students continue to lag behind their peers in enrolling in higher education and when they do so, attend less-selective institutions more often (McFarland et al., 2019). Mortenson (2010) estimates that in 2009, children from the highest family income quartile obtained bachelor's degrees at a rate (82.4%) ten times higher than that of the lowest income group (8.3%). From both equity and economic perspectives, these disparities are noteworthy.

Since economic inequality has grown in the United States, equity is important (Sen, 2006)—an individual's economic status should not be a factor in their ability to achieve a postsecondary degree (Karabel & Astin, 1975). Research demonstrates that, for individuals, participating in higher education affects occupational status and earnings positively (Anderson & Hearn, 1992; Grodsky & Jackson, 2009; Kingston, Hubbard, Lapp, Schroeder, & Wilson, 2003; Malcom, 2011; Terenzini, Cabrera, & Bernal, 2001; Tinto, 2012). Data from the National Center for Education Statistics show that young adults with bachelor's degrees not only are more likely to work than those without degrees but also their possession of a degree provides a significant economic return. In 2013, the median income for an individual with a bachelor's degree was \$11,000 higher, annually, than for an individual with an associate's degree, and \$18,500 higher than for an individual with just high school completion (Kena et al., 2015). Individuals with a bachelor's degree, when compared to peers with just a high school diploma, for example,

have higher job satisfaction, participate in activities with health benefits, and are more engaged civically (Perna, 2005). Additionally, higher levels of education lead to better working conditions and more favorable employment benefits, higher levels of children's development and health, better personal and spousal health, longer life, a better self-image, more civic engagement, and increased happiness and life satisfaction (Center for Community College Student Engagement, 2010; Goldrick-Rab, Harris, & Trostel, 2010; Grodsky & Jackson, 2009; Kingston et al., 2003; Thomas, 2001).

An economic perspective claims that the U. S. needs college-educated individuals for the work force (Carnevale, Smith, & Strohl, 2010; Heuser, 2008), although scholars disagree (Glass & Nygreen, 2011), and that society benefits from an educated population (Kingston et al., 2003; Tinto, 2012). In a global information-oriented marketplace, companies need a highly educated populace (Carnevale, 2001; Strawn, 2007; Wisely, 2009). Citing Carnevale and Desrochers' (2003) work, Kuh, Kinzie, Buckley, Bridges, and Hayek (2007) note that "a fourteen million shortfall of college-educated working adults is predicted by 2020" (p. 1). The President of the U. S. recognized this need, calling for a significant increase in graduation rates in higher education by 2020 (www.whitehouse.gov, 2013). Additionally, along with workforce needs, scholars have shown other societal benefits of increased levels of post-secondary education attendance and completion in a populace. St. John (2003) finds benefits from an increase in human capital—not only economically from increased earnings but also from the research that postsecondary institutions provide. Johnstone (2004) notes economic benefits, while Moiseyenko (2005) demonstrates an increase in social cohesion. A higher level of

education results in increased tax revenue, reduced crime, and greater productivity (Clinedinst, 2004). The United States needs more postsecondary graduates and their presence benefits their communities (Heuser, 2008). In the drive for higher levels of degree completion nationwide, given their current inequities in their educational attainment, ED students constitute an appropriate focus (Callan, 2013; Nichols, 2011). With this demonstrated inequity and need for a highly educated workforce, researchers, practitioners, and policy makers have turned attention toward these students, yet significant gains in educational attainment have not been made over the past five decades (Giani, 2015; Walpole, 2007).

Purpose of the Study

The purpose of this investigation is to examine if and the ways in which the economic situation of students in higher education affects their collegiate experience and ability to persist. The economic situation of these students includes: family income and wealth; debt; experiences with and perspectives on money; financial hardships, including material deprivation and lack of money for everyday needs; and the presumed and actual affordability of higher education. Collegiate experience includes curricular and extra-curricular experiences. In exploring ability to persist, I seek to identify the effort, roadblocks, and support involved. I examine the sense that students make of their economic experience in relation to their collegiate experience, predominantly through individual interviews with a narrative focus. Thus, this is a phenomenological investigation (Brinkmann & Kvale, 2015; Moustakas, 1994; Seidman, 2013). The research takes place at a community college and a regional public university, given the

large numbers of students at these institutions with economic disadvantage (Hollifield-Hoyle, 2012; Matus-Grossman & Gooden, 2001; Rorison, 2014), and includes several students from non-economically disadvantaged backgrounds for comparison purposes (Aries, 2008).

As noted above, the field contains significant research regarding the persistence and experiences of ED students. However, this research does not focus on students' and their families' finances. I aim to fill this gap through examining students' stories of their economic situation. Through composite narratives, I provide scholars, policy makers, and practitioners relatable information about ED students. I seek to explain how these students' financial situations affect their collegiate experiences and their persistence.

Significance of the Study

Since at least Marx and Weber, scholars have considered the subject of economic disadvantage (DiMaggio & Mohr, 1985; Mueller & Parcel, 1981; Walpole, 2007). These concerns, however, have not led to the study of the financial experiences and challenges of student economic disadvantage in the United States. For scholarship, this absence is problematical as the quantitative literature shows that ED students are also academically disadvantaged (they do not achieve academic outcomes at the same rate as their advantaged peers, as already noted). Qualitative scholars have studied the experiences of ED students, yet they have focused on class-based experiences such as cultural mismatch and social reproduction and not on the financial situations of these students and their families, such as their income, wealth, debt, and perceptions of costs (i.e., Aries, 2008; Aries & Seider, 2005; McLoughlin, 2011; Rondini, 2010; Stuber, 2006). Through

these studies, however, some of the financial narrative of ED students is evident, including the costs and responsibilities of higher education, as well as the presence or absence of supporting structures for these students.

Scholars have explored the postsecondary experiences of low-income students (e.g., Aries & Seider, 2005; DeRosa & Dolby, 2014; Levine & Nidiffer, 1996; Stuber, 2011a). These qualitative scholars have studied students who attend institutions ranging from community colleges to elite private universities, although these scholars have conducted the majority of research at public universities and elite institutions. The students involved in these investigations have represented most races, women and men, and both traditionally and non-traditionally aged students, as well as transfer students, parents, first-generation students, and students involved in higher education access and success programs. The institutions involved have been in all parts of the country. In spite of this variety, regarding ED students, “this group remains unstudied, misunderstood, and under assisted” (Hollifield-Hoyle, 2012, p. 16) and scholars call for additional research (Bullock & Limbert, 2003; Colyar, 2011; DeVries, 2013; Kinsley, 2014; Li & Killian, 1999; McLoughlin, 2011; Stuber, 2009) across institutional types (Aries, 2008; Hollifield-Hoyle, 2012; Rorison, 2014) and in all areas of the country (Hollifield-Hoyle, 2012).

While this body of scholarship has spanned a variety of institutions and students, it has rarely focused on the financial situations of those students (Hollifield-Hoyle, 2012). This research examines social class-related issues rather than the financial experiences of students (e.g., Aries, 2008; Aries & Seider, 2005; Bergerson, 2007; hooks, 2000;

Hopkins, 2014; Kim, 2014; McLoughlin, 2011; Rondini, 2010; Schwartz, Donovan, & Guido-DiBrito, 2009; Stuber, 2006; 2009; Weirick, 2012). A focus on finances is necessary (Green, 2013; Kinsley, 2014; McLoughlin, 2011; Rorison, 2014) since “the sociocultural and economic backgrounds of all college students influence both their experiences and performance in higher education” (Levin, 2014, p. 69). Given that researchers, practitioners, and policy makers include income as a salient factor in students’ academic achievement, they need to understand the ways in which students’ economic situations affect their collegiate experience. Giani (2015) emphasizes the lack of knowledge on disparity in educational attainment based upon socio-economic status. “[W]hile there appears to be consensus among researchers of higher education in regards to the existence of socioeconomic disparities in postsecondary attainment, far less agreement is found in terms of the primary causes of these disparities” (p. 108). Research looks typically at class-based issues with a social reproduction conceptual focus and the data obtained about student finances are often add-on comments meant to be supportive of the struggles class-issues bring.

A few qualitative scholars rely explicitly upon economic theories or describe unambiguously a focus on student financial experiences (Green, 2013; Hollifield-Hoyle, 2012; Hopkins, 2014; Matus-Grossman & Gooden, 2001; McLoughlin, 2011; Rorison, 2014). Although all these studies add to the information on ED students’ financial experiences and persistence, they all have limitations. Several focus fully or partially on elite or small private institutions (Aries & Seider, 2005; Hopkins, 2014; McLoughlin, 2011; Rorison, 2014). Others focus solely on community colleges (Hollifield-Hoyle,

2012; Matus-Grossman & Gooden, 2001). Most are restricted to a single institution or geographical region (Aries & Seider, 2005; Hollifield-Hoyle, 2012; Hopkins, 2014; McLoughlin, 2011; Rorison, 2014). A few study only a narrow collection of students, such as ED students who are parents (Green, 2013; Hollifield-Hoyle, 2012; Matus-Grossman & Gooden, 2001), ED academically talented students (Hollifield-Hoyle, 2012; McLoughlin, 2011), and/or only traditionally-aged White ED students (Aries & Seider, 2005; Hopkins, 2014). These studies lack a review of varied student experiences at community colleges and comprehensive non-selective universities.

This limited research reveals that ED students experience financial challenges. However, the experience of economic struggle is not universal. For example, institutional type, the extent of grant aid, race, and family structure all provide nuance to student experiences (Aries, 2008; Kim, 2014; Kinsley, 2014; Rorison, 2014). The research pays little attention to pre-college financial experiences. Scholars do use comparisons between economically disadvantaged and economically advantaged students (Aries, 2008; Aries & Seider, 2005; Dowd, Pak, & Bensimon, 2013; Kim, 2014; Mullen, 2009; Pufall-Jones & Mistry, 2010; Schwartz et al., 2009; Stuber, 2006; 2009; Wood, 2011), however, they provide few details about the financial experiences of the students who may be situated in-between. Given students' struggles to persist and that finances play a role in this, student financial stories need to be better understood. I designed this research to fill these existing gaps.

The combination of national (Chen & DesJardins, 2008; Fountain, 2014; Li & Killian, 1999; Minnick, 2007; NCES, 2016; Wood, 2011) and international (Fozdar,

Kumar, & Kannan, 2006; Harrison, 2006; Manik, 2014; Roberts, McGill, & Koppi, 2011; Wilcox, Winn, & Gauld-Fyview, 2005) research indicates that up to one third of students who depart higher education before attaining a degree do so due to finances. In spite of the consistent scholarship that indicates that ED students depart higher education at higher rates than other students, no recent studies explain the ascribed reasons that ED students provide for their own departure. These gaps and discrepancies in the scholarly literature need to be filled, both for scholarship and practice, and can be addressed through explanations of the financial experiences of ED students (as well as experiences of students across the economic spectrum) and the ways in which those experiences affect persistence. In this way, scholarship can address student departure.

Conceptual Framework

Several theories and research paradigms guided my research perspective and process. Sen (2006) and Nussbaum (2006) suggest that inequality is troublesome and that it is best explored and understood through the capabilities of individuals to have a reasonable quality of life and to have the ability to “live the way they would like” (Sen, 2006, p. 34). Based upon the research above, ED students have restraints from at least the latter of these, and I used capabilities theory to consider how students discussed the role of finances and how finances assisted or inhibited the students’ capabilities to complete their education.

Massey, Charles, Lundy, and Fischer’s (2003) capital deficiency theory provided another perspective in which to view the students’ situations. Their theory, based on significant existing scholarship, suggests that inequality in educational outcomes is

related to financial, human, social, and cultural capital. My research focus is on the financial capital piece. Scholars, while noting that income is a limited marker for understanding disadvantage, suggest that income is a necessary piece for understanding inequality (Bourguignon, 2006; Cabrera, Nora, & Castañeda, 1992; Sen, 2006). I employed capital deficiency theory to explain the effects of ED students' financial experiences on persistence.

Although not part of the original conceptual framework, during the first round of interviews I had with participants, it became clear that students' experiences of stress connected with their financial situations. I therefore incorporated two concepts of stress in explaining persistence issues as well. In the Family Stress Model, economic hardship creates economic pressure on the family which affects parental behavior and in turn affects child development (Conger & Conger, 2002; Conger & Elder, 1994; Conger, Conger, Matthews, & Elder, 1999; Gershoff, Aber, Raver, & Lennon, 2007; Kim, Huang, & Sherraden, 2014; Zilanawala & Pilkauskas, 2012). Toxic Stress suggests that substantial, prolonged, or repetitive stress, especially without intervention from support, has lasting physiological consequences (Shanks & Robinson, 2013; Shonkoff et al., 2012). These models provide a method through which to explain how financial struggles of ED students result in inequitable college outcomes beyond possession of forms of capital.

Research Questions

My research will rely on a narrative structure that examines, phenomenologically, how the financial stories of students in higher education interact with their stories of

persistence. To explore this, I will explain both the “what” and “how” regarding students communicating their stories, guided by the following questions:

1. What stories do students communicate in making meaning of their current and previous economic experiences?
2. How do students make sense of these stories?
3. How do students perceive that these economic situations affect their experiences on campus?

Research Design and Methodological Strategy

I conducted a qualitative investigation with a phenomenological orientation, guided by Kvale (1983), Moustakas (1994), and Seidman (2013), and used narrative-based individual interviews of community college and comprehensive university students as well as observations of these students’ collegiate environments and a questionnaire that addresses demographics. A phenomenological orientation focuses on the meanings of the “life world” (Brinkmann & Kvale, 2015) and an understanding of that meaning in a specific situation, such as the economic situation of postsecondary students (Moustakas, 1994). Qualitative scholars use phenomenology commonly in research on the collegiate experiences of ED students (e.g., DeVries, 2013; Hopkins, 2014; McLoughlin, 2011; Pufall-Jones & Mistry, 2010; Rorison, 2014; Weirick, 2012). Narrative inquiry provided a method to capture the experiences of others, and is considered especially useful in research with those dissimilar to ourselves, and gives voice to the voiceless (Bochner & Riggs, 2014; Langellier, 1989; Riessman, 2002; Worth, 2008). I relied upon the narrative focus as people make sense of their lives through stories (Bochner & Riggs, 2014;

Connelly & Clandinin, 1990; Flyvbjerg, 2006; Langellier, 1989; Murray, 2003; Ollerenshaw & Creswell, 2002; Polkinghorne, 1995; Richardson, 1988; Riessman, 2008; Worth, 2008).

I employed purposeful selection for sites and participants (Maxwell, 2005). For potential transferability of qualitative research results to other situations, the research requires a relevant range of participants. That range, however, can be a variety of experiences, ideas, or characteristics (Berg, 2001; Mason, 2002; Maxwell, 2005; Rubin & Rubin, 2005; Seidman, 2013). I conducted the investigation at a community college and a comprehensive university located in southern California. Community colleges are the main provider of higher education access to low-income students (Matus-Grossman & Gooden, 2001) and more Pell Grant recipients attend community college than other higher education institutions (Hollifield-Hoyle, 2012). Public universities may also have high numbers of Pell grant recipients (Rorison, 2014) and were useful for this research “because of the prominent role four-year institutions play in developing the next generation of skilled leaders and workers” (Primack, 2013, p. 21) and “additional family resources matter more in a setting such as a large, public university” (Primack, 2013, p. 22). I chose institutions with diverse student bodies in order to obtain students who possessed a range of perspectives.

I interviewed 8 students at the community college and 10 at the comprehensive university. I limited my recruitment to undergraduate students in degree granting programs. While I focus on economic disadvantage, I interviewed students across the bottom half of the economic spectrum, as comparisons are common in existing research

and have provided insight as to particularities with ED students (e.g. Aries & Seider, 2005; Kim, 2014; Pufall-Jones & Mistry, 2010; Mullen, 2009; Schwartz et al., 2009; Stuber, 2006). I initially intended to interview students with more economic advantage but received no interest from these students in participating. I recruited students through postings on campus and emails sent by campus departments that served ED students and I screened interested individuals via a demographic questionnaire (Appendix B).

My data consist almost entirely of semi-structured individual interviews, both face-to-face and via email, although a small quantity of data was generated by a short demographic survey, a common process in qualitative research of ED students' higher education experiences (e.g. Aries, 2008; Hollifield-Hoyle, 2012; Hopkins, 2014; Kim, 2014), and visits to the participants' campuses, as well as my research notes. Interviews reflect an individual's life-world, and their "purpose is to describe and understand the central themes" (Kvale, 1983, p. 174) of that world. Additionally, "at the root of in-depth interviewing is an interest in understanding the lived experience of other people and the meaning they make of that experience" (Seidman, 2013, p. 9). Given the phenomenological framework and subject matter, interviews were an appropriate fit to address the stated research questions. I performed two face-to-face interviews typically two to three months apart. In between the two interviews, I carried out an email interview process. The purpose of the three-part interview process was to gain familiarity with students and achieve trust to encourage them to share their experiences and perceptions with me. This is once again common among the relevant research (e.g., Aries, 2008; Aries & Seider, 2005; Bergerson, 2007; DeVries, 2013; Kinsley, 2014; Longwell-Grice,

2003; Primack, 2013; Schwartz et al., 2009; Stuber, 2011a). Interviews took place between the spring of 2018 and winter of 2019.

Role of the Researcher

In qualitative interviewing, the researcher is part of the data making process (Fontana & Frey, 2005; Hammersley & Atkinson, 2007; LeCompte & Preissle, 1993; Mason, 2002; Miles & Huberman, 1994; Rubin & Rubin, 2005). My phenomenological methods required reflexivity (Eisner, 2003; Kvale, 1983; Mason, 2002; Maxwell, 2005), including considering how my background and biases and my role as an outsider and authority figure influenced the data creation process (Fontana & Frey, 2005; Lichtman, 2013; Lundgren, 2012; Mason, 2002; Rubin & Rubin, 2005). I employed bracketing (Brinkmann & Kvale, 2015; Kvale, 1983; Lichtman, 2013; Moustakas, 1994) largely through work journals and memos (Berg, 2001; Brinkmann & Kvale, 2015; Lichtman, 2013; Mason, 2002; Maxwell, 2005) and discussions with my faculty supervisor.

Ethical considerations were important as “an interview inquiry is a moral exercise” (Brinkmann & Kvale, 2015, p. 83). I relied upon Institutional Review Boards, obtaining informed consent, protected participant privacy, and frequently reiterated the voluntary nature of the process to participants (Berg, 2001; Brinkmann & Kvale, 2015; Lichtman, 2013; Mason, 2002; Moustakas, 1994; Rubin & Rubin, 2005). Ethical processes are more of a concern with groups with less power, such as the poor (Berg, 2001; Seidman, 2013). Underrepresented individuals may assume that they are being exploited for research (Rubin & Rubin, 2005). As a response to this, I shared with participants that I intended to help by obtaining and sharing stories not heard and having

a goal of improving persistence for students, especially those who are economically disadvantaged. I remained aware of the power asymmetry between myself and participants (Brinkmann & Kvale, 2015; Mason, 2002). I took steps to ensure confidentiality (Berg, 2001; Lichtman, 2013; Mason, 2002; Moustakas, 1994; Rubin & Rubin, 2005).

Data Analysis

Narrative analysis, data presented in a storied manner, takes advantage of a natural human method of understanding and making meaning of experiences (Bochner & Riggs, 2014; Clandinin & Connelly, 1994; Connelly & Clandinin, 1990; Flyvbjerg, 2006; Langellier, 1989; Ollerenshaw & Creswell, 2002; Polkinghorne, 1995; Richardson, 1988; Riessman, 2008; Worth, 2008). However, narrative analysis is not a set, rigid method. Narrative analysis involves the review of how other scholars have completed their research and adaption of it to a particular situation (McCormack, 2000a). I employed narrative analysis that combines elements of collective case studies or “composite” narratives and McCormack’s (2004) “storying stories” process.

Composite narrative analysis creates “a “typical” narrative as a richer, more condensed and coherent story than the scattered stories of single interviews” (Brinkmann & Kvale, 2015, p. 254). Narrative assists readers in connecting with the lived experiences of participants and balances the consideration of texture and structure (Todres, 2007; 2008; Wertz, Nosek, McNiesh, & Marlow, 2011). Researchers who create the collective story to represent a typical case do not determine statistical commonalities. Instead, rich description is used to allow scholars and readers to be able to determine if the case

presented fits their own situation (Dubois & Araujo, 2007; Flyvbjerg, 2006; Riessman, 2008). Composite narratives are particularly useful for presenting the voices of marginalized groups while also protecting individual participant identity (Solórzano & Yosso, 2002; Todres, 2007). To keep as close as possible to the voices of the participants, I used direct quotations to create the composite narrative, complete quotations if possible (Morgan, 2015), or, alternately, with paraphrasing and linking text.

McCormack's method of storying stories is similar to those of Marshall and Case (2010) and Ollerenshaw and Creswell (2002) and involves researchers reviewing stories told by participants, considering multiple lenses, then recombining stories to create a final narrative. Important due to the co-constructed nature of interview data (Bochner & Riggs, 2014; Clandinin & Connelly, 1994; Connelly & Clandinin, 1990; Murray, 2003; Polkinghorne, 1995; Riessman, 2008), storying stories also includes the researcher as part of, but not the main focus of, the analysis (McCormack, 2004). McCormack suggests scholars review the transcript through other lenses, particularly context, language, and moments (McCormack, 2000a; 2000b; 2004), similar to Riessman's (2002; 2008) suggestion of utilizing multiple perspectives in reviewing stories. In addition to McCormack's suggested lenses, I incorporated other forms of narrative analysis, including performative and thematic analysis. I used Atlas.ti software to assist in the analytical processes.

After creating the composite interpretive story, I sought feedback from participants, a method of establishing qualitative validity (Baxter & Jack, 2008; Connelly & Clandinin, 1990; Richards, 2009). McCormack (2004) provided five questions to ask

of participants that I adjusted to have participants reflect on the collective story rather than their individual ones, what resonated with them, and if anything seemed incompatible with their perception of how similar students would explain their experiences. While not quantitative validity, qualitative research needs to demonstrate its strength and quality (Brinkmann & Kvale, 2015; Kvale, 1983; Mason, 2002; Maxwell, 2005), including “adequate and appropriate information for readers to reexamine and assess a researcher’s assertions and interpretations” (Freeman, deMarrais, Preissle, Roulston, & St. Pierre, 2007, p. 28), establishing “credibility” (Levin, 1994). Through the composite narratives, I provide rich descriptive data about the phenomena I study (Berg, 2001; Brinkmann & Kvale, 2015; Freeman et al., 2007; Maxwell, 1992; 2005; Rubin & Rubin, 2005). I relied upon a form of triangulation (Berg, 2001; Burgess, 1984; Eisner, 2003; Lichtman, 2013; Maxwell, 2005), including multiple time data, multiple locations, and multiple analytical lenses as discussed above. I also employed three methods of verification. I checked my own methods and requested reviews from other researchers (Berg, 2001; Lichtman, 2013). As previously noted, I employed member checks (Eisner, 2003; Freeman et al., 2007; Lichtman, 2013; Maxwell, 2005; Moustakas, 1994; Rubin & Rubin, 2005; Seidman, 2013). Additionally, I examined the data for negative confirmation and disconfirming evidence (Berg, 2001; Mason, 2002; Maxwell, 2005). The verification methods do not determine overall validity of the data but provide readers more faith in the individual validity of data (Hammersley & Atkinson, 2007). As a last step, I also considered the effect of creating a collective story rather than sharing individual narratives.

Structure of the Dissertation

In the remaining chapters, I review the literature and demonstrate the struggles of ED students, detail the methodological processes used in this dissertation, present three composite narratives based upon the information gathered from participants, analyze the information collected, and provide conclusions and recommendations. I begin Chapter Two by exploring the general state of the scholarly literature on ED students and what that literature demonstrates about ED student challenges. I review literature that investigates pre-college economic affects, followed by the largely quantitative research which establishes the poorer standard outcomes (such as persistence and graduation) higher education provides to ED students. I give an overview of ED students' collegiate experiences, with a specific focus on financial experiences. I include information regarding my theoretical foundations, and end with examining the information the scholarly literature contains regarding the intersection of economic disadvantage and other social identities.

In Chapter Three, I describe my epistemological framework, the nature of my research design, the process and selection of sites and participants, my role as a researcher, and information about the 18 students who participated in the research. I discuss how data were created, primarily through semi-structured in-person and email interviews, and the methods of data analysis I applied when reviewing the data. I conclude by reviewing considerations for data reporting, ethics, and trustworthiness, and identified limitations. I present three composite narratives in Chapter Four as an initial analysis of my findings, followed by a more traditional exploration in Chapter Five. This

includes a review of the situations and voices represented by the composite narratives, the meanings participants made of their financial situation, and a review of the effects that situation had on their college experience, including their ability to persist. In Chapter Six, I deliver my conclusions, followed by implications for research, theory, and practice.

CHAPTER 2

ECONOMICALLY DISADVANTAGED STUDENT LITERATURE

Scholarship, policies, and programs in higher education have aimed to address the completion gap between ED students and their advantaged peers. This gap has been a topic since at least World War II (Nidiffer, 1999; Walpole, 2007). However, financial experiences and challenges of higher education student economic disadvantage in the U. S. have remained understudied. The quantitative literature (e.g., Bowen, Chingos, and McPherson, 2009; Carnevale & Rose, 2004; Perna & Titus, 2004) shows that ED students are also educationally disadvantaged, suggesting mechanisms related to financial experiences that influence education outcomes are missing from the literature. Qualitative scholars (e.g., Herideen, 1998; Tierney, 1993; Walpole, 2011) have focused on the experience of social class and not on the financial situations of ED students, yet through these studies the financial narrative of ED students has begun to emerge.

Scholars repeat that more research is needed that explains the financial issues of college students (Aries, 2008; Bullock & Limbert, 2003; Chambers & Deller, 2011; Douglass & Thomson, 2008; Giani, 2015; Hollifield-Hoyle, 2012; McLoughlin, 2011; Rondini, 2010; Rorison, 2014; St. John, 2003; St. John, 2006; Stuber, 2009; Tinto, 2012; Walpole, 2003; Yang & Gustafsson, 2004). Walpole (2003) notes researchers control for economic status rather than exploring it. Scholars need to consider finances along the full pipeline to and through college (Aries, 2008; Kinsley, 2014; St. John, 2003) and current persistence research over-emphasizes involvement and needs to consider family effects (Stieha, 2010). Scholars (Bloom, 2007; Levin & Montero-Hernandez, 2009) note that

existing literature focuses on solutions rather than causes and misses student experiences. Other scholars state that the largely quantitative research does not ask ED students the role of their financial situation and this leads to a need for qualitative exploration (Allison et al., 1999; Bloom, 2007; Bullock & Limbert, 2003; Colyar, 2011; Jarrett, 1994; Rondini, 2010; St. John, 2006; Stuber, 2011a; Stuber, 2011b; Tierney & Venegas, 2009; Trow, 2006; Walpole, 2007). The stories of ED students have not been told (Trow, 2006). Along with the educational outcomes affected by finances, persistence research should consider perceptions of costs by students (Paulsen & St. John, 2002). More frequent and diverse research regarding ED students is needed (St. John & Starkey, 1995). The type of institution students attend shapes their experiences and outcomes, which suggests that research is necessary at a variety of institutions (McLoughlin, 2011; Walpole, 2007). Additionally, research is needed from a wider variety of geographical locations (Hollifield-Hoyle, 2012).

In the review of the literature that follows, I first summarize literature that covers the societal and pre-college context for ED individuals to situate their narratives. Next, I examine what research says we do and do not know about commonly studied education outcomes for ED students, followed by a review of the scholarship that considers these students' experiences while in college. I then elaborate on college costs and student financial experiences, which include supports students rely on when they navigate these experiences. I then discuss my conceptual frameworks. Finally, I close with a brief section on intersectionality.

Societal and Pre-College Context for Economically Disadvantaged Individuals

I begin the review of the literature by providing the societal and pre-college context of ED students. Equality is a core value of the United States (Cahalan & Perna, 2015; Piketty, 2015). As part of this, the opportunity for social mobility is a foundational and dominant theme in the country's culture (Bengali & Daly, 2013; Bowen et al., 2009; Hanson & Zogby, 2010). Yet, research demonstrates the United States is becoming more unequal, especially regarding economic inequality (APA, 2007; Carnevale & Rose, 2004; Hacker, Mettler, Pinderhughes, 2007; Massey, 2007; Neuman, 2013; Perna & Li, 2006; Piketty, 2015). Federal and state policies sustain this system (Hacker et al., 2007; Massey, 2007), with laws and rules that work to increase the disadvantage experienced by ED students (Levin, 2008; Perna & Titus, 2004; St. John, 2003).

These economic conditions impose hardships which ED students experience before and during college. People in the United States who are economically disadvantaged face increasing levels of housing and food insecurity, (Acs & Nichols, 2005; Bauman, 1999; Boushey, Brocht, Gundersen, & Bernstein, 2001; Federman et al., 1996; Murphy et al., 1998; Wight, Kaushal, Waldfogel, & Garfinkel, 2014). These conditions contribute to ED individuals, when compared to advantaged peers, experiencing higher rates of health problems and violent crime (Dodson, 2015; Federman et al., 1996). Children who experience material hardship endure a variety of negative outcomes including a lack of a sense of stability and increased feelings of risk (hooks, 2000; Robillard, 2003; Wikoff, Huang, Kim, & Sherraden, 2015). However, U. S. society has adopted an individual view and blames the plight of the poor on choices they make

and a lack of work ethic (Cutri et al., 2012; Dodson, 2013; Green, 2013; Haveman & Bershadker, 2001; hooks, 2000; Jarrett, 1994; Lott, 2002; Williams, 2009). This research shows that the narrative of ED students takes place in a society that values individual achievement yet does not recognize the hardships and structural barriers that inhibit that achievement.

The quantitative research shows overwhelmingly a positive relationship between economic and educational advantage. Economically advantaged students continue through each transition from high school to college completion at higher rates than their disadvantaged peers (Bailey & Dynarski, 2011; Bowen et al., 2009; Giani, 2015; Kena et al., 2015; Mortenson, 2010; Nam & Huang, 2011). Giani (2015) notes that the relationship between financial advantage and educational achievement seems to give way at the entrance to graduate school. ED students take and complete fewer college course tracks and participate in fewer extra-curricular activities in high school (Bastedo & Ozan, 2011; Bedsworth, Colby, & Doctor, 2006; Fletcher & Zirkle, 2009; Kuh et al., 2007; Massey, 2007; Mayer, 1999; St. John, 2003; Wikoff et al., 2015). ED students start and complete the college application process less often than their advantaged peers (Kinsley, 2014; McDonough, 1997; St. John, 2003) and more often on their own (Bloom, 2007). A combination of quantitative and qualitative literature demonstrates that the most compelling factor in the decision of which college to attend for these disadvantaged populations is affordability (Elliott & Beverly, 2011; Heller, 2001; Hollifield-Hoyle, 2012; hooks, 2000; Kane, 1995; Kim, 2014; McDonough, 1991; McDonough, 1997; Mullen, 2009; Perna, 2010; Perna & Titus, 2004; Rorison, 2014; St. John, 2003; St. John,

2006; Wolanin, 2001). The result of this college choice process is “undermatching:” ED students apply to and attend less selective colleges and universities than their academic achievement would allow them to (Bowen et al., 2009). Additionally, these students attend college less often than their economically advantaged peers (Bailey & Dynarski, 2011; Beattie, 2002; Belley & Lochner, 2007; Cahalan & Perna, 2015; Conley, 2001; Kuh et al., 2007; McSwain & Davis, 2007; Perna & Titus, 2004; St. John, 2003).

Through qualitative research, students provide scholars with blockages and barriers they face in the pipeline through entry into college. These occur in the community and family life of children, and ED students contend with these barriers more than their advantaged peers (Knaggs, Sondergeld, & Schardt, 2015). Levine and Nidiffer (1996) describe these students as living on “harsh terms” (p. 16). ED students come commonly from neighborhoods and families where adults demonstrate negative behavior such as gang activity, domestic violence, and drug use and abuse (Glikman, 2004; hooks, 2000; Levine & Nidiffer, 1996; Matus-Grossman & Gooden, 2001; Primack, 2013; Wade, Shea, Rubin, & Wood, 2014; Weinger, 2000). These students report worrying as children about their survival and having unstable lives, exemplified by unexpected and critical life events and frequent moves (Cilesiz & Drotos, 2014; Gandara, 1995; Levine & Nidiffer, 1996; Ream, 2003; Tierney, 2009; Wade et al., 2014; Weinger, 2000). These experiences result in stress in ED children (Austin & McDermott, 2004; Gerrard & Roberts, 2006). ED families also experience financial barriers (Dowd et al., 2013; Gerrard & Roberts, 2006; Knaggs et al., 2015; Tulip, 2007; Wade et al., 2014). Families that struggle socially or economically cannot always provide basic needs for themselves.

ED families live paycheck to paycheck and this condition results in changes in financial situations, such as bankruptcy and unemployment (Cilesiz & Drotos, 2014; Levine & Nidiffer, 1996; Primack, 2013; Paulsen & St. John, 2002; Stuber, 2011a).

Individual student motivation also affects the pursuit of a college degree for ED individuals. In part due to the disadvantages they and other individuals similar to them face, these students are motivated to complete college in order to obtain economic security (Fountain, 2014; Green, 2013; Herideen, 1998; Hollifield-Hoyle, 2012; Levin, 2014; McLoughlin, 2011; Primack, 2013; Rondini, 2010; Weirick, 2012) and give back to ED people and communities (Green, 2013; Primack, 2013; Stuber, 2011a). Research suggests, however, that these students also struggle with motivation, which leads to departure from their institution (Jacobsen & Mokher, 2009; Levin, 2014; Matus-Grossman & Gooden, 2001; Minnick, 2007). Financial concerns and the risks of failure also affect college plans for ED students (Cilesiz & Drotos, 2014; St. John, 2003).

The reviewed scholarship demonstrates that ED students are disadvantaged in pre-college educational processes in the United States. Societal, institutional, community, family, and individual factors all affect these processes. Additionally, these factors affect the life experiences that these students bring when they attend college. The foundation for these students is less stable and more stressful than that of their economically advantaged peers, including a troubled past of narrowed paths and blocked aspirations in a situation of conflict between promoted opportunity and actualized inequality. It is in this setting that the students walk through their campus's doors and experience collegiate life.

Educational Outcomes for Economically Disadvantaged College Students

Educational research has not settled on one acceptable definition for economic disadvantage (Crettaz, 2012; Heflin, Sandberg, & Rafail, 2009; Hunter, 2000; Kahn & Kamerman, 2002; Moore, Stinson, & Welniak, 2000; Ouellette, Burstein, Long, & Beecroft, 2004; Sackett, Kuncel, Arneson, Cooper, & Waters, 2009; Saunders & Wong, 2014; Sirin, 2005; Sullivan, Turner, & Danziger, 2008; Zilanawala & Pilkauskas, 2012). Scholars, practitioners, and policy makers also struggle with defining “success” in higher education and employ degree attainment and persistence as the most common measures (Bowen et al., 2009; Gray, Pilati, & Lay, 2010; Kuh, Kinzie, Buckley, Bridges, & Hayek, 2006; Kuh et al., 2007; Levin, Cox, Cerven, & Haberler, 2010a). However, traditional measures of attainment are limited (Levin et al., 2010a). Regardless of how quantitative scholars define economic disadvantage, when they investigate the four most examined college success measures (grades, persistence, student transfer, and attainment), they find that economically advantaged students are also educationally advantaged.

Scholars understudy the interaction of economic status and college grades, and, thus, quantitative results, which predominantly refer to four-year institutions, are inconclusive. Studies at individual institutions have shown a moderate correlation of family or neighborhood income and measures of college grades (Betts & Morell, 1999; Stinebrickner & Stinebrickner, 2003a; Ulrick, Mongeon, & Giannetto, 2018). Nationally representative studies show that ED students obtain lower grades than advantaged peers (Sackett et al., 2009; Walpole, 2003); however, these studies use descriptive statistics only or provide no controls. Other studies report a positive correlation between economic

status and college grades that does not remain after adding controls (Bowen et al., 2009; Griffith, 2008). Academic results are important as they predict college departure (Paulsen & St. John, 2002; Stinebrickner & Stinebrickner, 2003a; Walpole, 2003).

Student persistence (the student continuing from quarter to quarter, semester to semester, or year to year) also affects attainment (the student earning a degree or credential). Quantitative scholars report that ED students persist to the next quarter, semester, or year at lower rates than their advantaged peers (Bozick, 2007; Braunstein, Lesser, & Pescatrice, 2008; Duggan, 2004; Fenske, Porter, & DuBrock, 2000; Giani, 2015; Ishitani, 2003; Ishitani, 2006; Kinsley, 2014; Leppel, 2002; Lohfink & Paulsen, 2005; Mendoza, Mendez, & Malcolm, 2009; Oseguera & Rhee, 2009; St. John, Kirshstein, & Noell, 1991), although this research focuses on persistence at four-year institutions and first to second year persistence. Those scholars who look past this first year-to-year transition find a greater influence of economic status earlier in college (Ishitani, 2003; Ishitani, 2006; St. John et al., 1991; Titus, 2006a). Other scholars do not find a relationship between socioeconomic status and persistence at other college transition points (Bowen et al., 2009; Titus, 2006a) or for particular subgroups of students (Dowd, 2004; Giani, 2015). Otero, Rivas, and Rivera (2007) find that in a low-income at-risk program for Hispanic students, higher income students persist at lower rates than ED participants. Thus, economic disadvantage appears to affect persistence in some but not all situations. Qualitative scholars find that factors that affect persistence negatively for disadvantaged students include when they take online classes (Levin, 2014), work higher numbers of hours (Kinsley, 2014), struggle academically (Rorison, 2014), and lack

engagement (Rorison, 2014). ED students are divided evenly in whether they assume that their financial status affects their ability to persist (DeVries, 2013).

Scholars also examine persistence through the study of student departure. Scholars understudy departure, with programmatic effects limited usually to one institution (Barefoot, 2004). Departure research focuses on factors that institutions collect about students, not student perceptions (Li & Killian, 1999; Minnick, 2007). ED students have higher departure rates than economically advantaged peers (Chen & DesJardins, 2008). For all students, but ED students especially, finances affect a student's choice to depart (DeVries, 2013; Fountain, 2014; Li & Killian, 1999; Nitzke & Wacker, 2001; Nora, Barlow, & Crisp, 2006; Spradlin, Rutkowski, Burroughs, & Lang, 2010). Scholars have connected the effect of finances on student departure to overall costs (Spradlin et al., 2010), limitations of financial aid (Fountain, 2014; Li & Killian, 1999), and employment (Fountain, 2014, Spradlin et al., 2010). The quantitative literature uses predominantly descriptive statistics. While qualitative scholarship suggests that ED students commit to completing college regardless of financial issues, qualitative and quantitative research shows finances affect student departure.

Since the evidence shows that more ED students attend community colleges (Goldrick-Rab, 2010), scholars of ED students also study student transfer between community colleges and universities. Evidence supports the “cooling out” function of community colleges among the general student population: Students' attendance at a community college before a four-year college or university affects persistence and graduation adversely (Bowen et al., 2009; Brint & Karabel, 1989; Dougherty, 1992;

Malcom, 2011; Snyder & Dillow, 2015; Tsui, 2003). However, data suggest for ED students, attendance at a community college before a four-year institution helps them with degree completion (Melguizo & Dowd, 2009; Wells, 2008) or at least does not provide a detriment (Attewell, Heil, & Reisel, 2012; D'Amico, Morgan, & Robertson, 2011; Dowd & Coury, 2006; Lee, Mackie-Lewis, & Marks, 1993). ED students complete transfer from a community college to four-year institution less often than advantaged peers (Anderson, Sun, & Alfonso, 2006; Bailey, Jenkins, & Leinbach, 2005). This research demonstrates that ED students start their post-secondary career more often at community colleges and are less successful than their advantaged peers at completing transfers to four-year institutions, but, when they do transfer, they enjoy success in completing four-year degrees beyond that of their economically advantaged peers.

Unlike with grades and persistence, when quantitative scholars examine degree or certificate attainment, they show overwhelmingly that ED students obtain degrees at lower rates than their advantaged peers (Attewell, Heil, & Reisel, 2011; Bailey & Dynarski, 2011; Bailey et al., 2005; Bengali & Daly, 2013; Blecher, 2006; Bowen et al., 2009; Brown, 1993; Cahalan & Perna, 2015; DesJardins, Ahlburg, & McCall, 2006; Dowd, 2004; Elliott & Beverly, 2011; Engle & Lynch, 2011; Ethington, 1990; Fenske et al., 2000; Fletcher & Zirkle, 2009; Giani, 2015; Goldrick-Rab, 2006; Goldrick-Rab, 2010; Herzog, 2005; Ishitani, 2006; Johnson, 2008; Kim, 2007; Melguizo & Dowd, 2009; Mortenson, 2010; Nam & Huang, 2009; Owens, 2010; Reynolds & Johnson, 2011; Rumberger, 2010; Saltiel, 2011; Snyder & Dillow, 2015; Stinebrickner & Stinebrickner, 2003a; Stratton & Wetzel, 2011; Tang, 2003; Titus, 2006c; Wang, 2009; Zhang & Zhang,

2010). While scholars consider prior academic achievement the strongest predictor of degree completion (Camburn, 1990; Ethington, 1990; Giani, 2015; Tinto, 2012), economic status ranks second (Kuh et al., 2007; Stratton & Wetzel, 2011; Tang, 2003). The patterns of graduation rates result in a widening gap between rates for economically advantaged and disadvantaged students (Bailey & Dynarski, 2011; Bowen et al., 2009; Cahalan & Perna, 2015; Nichols, 2011; Reynolds & Johnson, 2011; Tinto, 2012). Patterns remain across institutional types (Bowen et al., 2009). Lower graduation rates for ED students also remain regardless of the measure of economic disadvantage, such as income, socioeconomic status, wealth, assets, community effects, and social capital (Brown, 1993; Elliott & Beverly, 2011; Owens, 2010; Zhang & Zhang, 2010).

Though the outcome literature rarely demonstrates an effect based upon environment, institutional selectivity does complicate the picture. I have noted already that ED students attend less selective institutions, which results in these students obtaining degrees from less prestigious colleges and universities. ED students obtain more lower level degrees, such as an associate's rather than a bachelor's degree (Bailey et al., 2005). ED students are also more likely to obtain a certificate at a community college rather than a degree or a transfer to a four-year institution (Bailey et al., 2005; Jenkins & Weiss, 2011).

When researchers examine outcomes, the mostly quantitative research does not delineate clearly a relationship between economic disadvantage and college grades, persistence, or student transfer. However, the research shows conclusively that economic disadvantage provides an educational disadvantage as measured by students completing a

college education. The literature examines this phenomenon with a variety of theoretical lenses, but has yet to provide a consistent conclusive cause, which leaves scholars, policy makers, and practitioners with little evidence on how to counter the problem.

Economically Disadvantaged Student Experience

Since the evidence shows inequitable college outcomes for ED students, scholars, especially qualitative scholars, have examined the collegiate experiences of these students to discern why the differential outcomes occur. I review class salience and awareness, as well as ED students' adjustment to college. I then explore their stories of cultural mis-match and engagement. Finally, I discuss the limited research on ED student academic experience.

Class Salience, Awareness, and Adjustment

ED students struggle with identifying themselves as economically disadvantaged and the salience of their economic disadvantage: "In contrast to other groups that have been able to make some gains by collectively drawing attention to the inequities they experience, low-SES, low-income, first-generation, and working-class students have not done so" (Walpole, 2007, p. 15). The majority of ED students (and their advantaged peers) state that economic status is not salient for them (Aries, 2008; Aries & Seider, 2005; McLoughlin, 2011; Rondini, 2010; Stuber, 2006; Stuber, 2011a). However, Stuber (2006) notes that ED students state that economic status is not salient, but an analysis of their interview data indicate it is. Factors that appear to affect saliency include location, background, lack of involvement, and possession of intellectual capital (Aries & Seider, 2005; McLoughlin, 2011; Stuber, 2011a).

As ED students arrive on campus, qualitative research focused on ED students demonstrates that these students experience challenges in adjustments to their new environment beyond those experienced by their advantaged peers and that context affects those transitions (Aries & Seider, 2005; Bergerson, 2007; Cilesiz & Drotos, 2014; hooks, 2000; Levine & Nidiffer, 1996; McLoughlin, 2011). ED students struggle with confidence (Aries & Seider, 2005; Cilesiz & Drotos, 2014; McLoughlin, 2011) although institutional structures and actors, too, can affect this transition (Levin, 2014; Ziskin, Torres, Hossler, & Gross, 2010). Personal speech patterns and difference of tastes contribute to a sense of lack of belonging (Aries & Seider, 2005; Bloom, 2007; Kezar, 2011b; Ostrove & Long, 2007; Soria, 2013). ED students continue connections with peers from home communities which contribute to limited connections with peers and faculty at college (Arzy, Davies, & Harbour, 2006; McLoughlin, 2011). However, these students do form friendships (Aries & Seider, 2005), and economic class assists in these friendships as a connecting point (hooks, 2000). Most of this information, however, comes from research at highly selective institutions. Aries and Seider (2005) indicate that ED students who attend state institutions do not experience these challenges.

Scholars consider class awareness in college within the context of class awareness in the U. S. where people's location in the class hierarchy limits influence (Fussell, 1992; Gorman, 2000; hooks, 2000; Soria, 2013; Stuber, 2006). Students at four-year institutions have limited class awareness before they begin college, but class markers become more prevalent on campus (hooks, 2000; Martin, 2012). These students describe class awareness through possession of material objects and spending of money, visible to

students soon after matriculation (Aries, 2008; Aries & Seider, 2005; McLoughlin, 2011; Rondini, 2010; Wood, 2011).

Cultural Mis-match

The upper-middle class defines norms for society, which includes inculcating upper-middle class values in the higher education system (Cutri et al., 2012). ED students do not view that their values align with those (Cutri et al., 2012; Stuber, 2006), which results in a cultural mis-match for these students as they navigate college, and this mis-match is stronger at elite institutions (Aries, 2008; Aries & Seider, 2005; McLoughlin, 2011). The development of the skill to navigate different class cultures is a strength (Pufall-Jones & Mistry, 2010), and when ED students understand the upper-middle class culture of higher education it helps them with persistence (Rodriguez, 2003). When they reflect on their economic status, ED students see it both positively and negatively (Sennett & Cobb, 1993; Williams, 2009). They sometimes consider that they possess less dignity than more affluent students (Sennett & Cobb, 1993) and come from families that exhibit shame about their economic disadvantage (hooks, 2000). They also experience stigmatization, which includes language use that sets them apart from other students (Gorman, 2000; hooks, 2000; Weinger, 2000; Wood, 2011). This contributes to social and psychological risks and doubt (Bloom, 2007; Gorman, 2000).

However, ED students take pride in their social class values (Aries & Seider, 2005; McLoughlin, 2011; Stuber, 2011a). These students see themselves as more moral than their advantaged peers (hooks, 2000, McLoughlin, 2011; Stuber, 2006). The most common value articulated by or ascribed to ED students is a strong work ethic (Aries,

2008; Bean, 2003; Cutri et al., 2012; Gandara, 1995; Gorman, 2000; Green, 2013; hooks, 2000; Martin, 2012; Stuber, 2006; Stuber, 2011a). These students also see their working class status as encompassing self-sufficiency (Aries, 2008; Gandara, 1995; Green, 2013; Martin, 2012; Stuber, 2006; Stuber, 2011a) and being “laid back” or “down to earth” (Gorman, 2000; Stuber, 2006; Stuber, 2011a). ED students demonstrate gratitude for what they have (Aries, 2008; Rondini, 2010; Stuber, 2006; Stuber, 2011a). On the financial side, these students see themselves as individuals who exhibit fiscal responsibility since they value money and financial security (Aries, 2008; Cilesiz & Drotos, 2014; Cutri et al., 2012; hooks, 2000; Levin, 2014; Longwell-Grice, 2003; Martin, 2012; Schwartz et al., 2009).

ED student adjustment to the norms of higher education also leads them to change behaviors and employ different coping strategies in different communities, which leads to tension between these students’ college and home communities (Aries, 2008; Aries & Seider, 2005; Bloom, 2007; hooks, 2000; Levine & Nidiffer, 1996; Rondini, 2010; Stieha, 2010). Not only does friction develop between ED students and their families (Bloom, 2007; hooks, 2000; Rondini, 2010; Stieha, 2010) but also students feel pressure to represent the family and community well in college (Aries, 2008; Bean, 2003; Bloom, 2007; Rondini, 2010). ED students want to keep connections with their family and working-class roots (Aries, 2008; Gandara, 1995; hooks, 2000; Rondini, 2010). However, other ED students, at elite institutions especially, distance themselves from their social class backgrounds (Aries & Seider, 2005; hooks, 2000; McLoughlin, 2011; Rondini, 2010). Whether they hold on or let go of their background, the class status clash is a

challenge for ED students and leads to blame, stress, and feelings of betrayal (Bean, 2003; Nidiffer, 1999; Sennett & Cobb, 1993; Soria, 2013).

Involvement and Academics

Economic status correlates with student involvement in college (Rubin, 2012), although high-academic-ability ED students engage in campus activity more than their lower-academic ability peers (Boatman & Long, 2009; Deafenbaugh, 2007; Hu, 2008; Hu, 2010). ED students engage with the campus community and campus activities cautiously (Arzy et al., 2006; Dowd et al., 2013). These students' cultural backgrounds also do not value involvement and ED students instead focus on work and good grades, an attitude not congruent with other students or institutions (Arzy et al., 2006; Bergerson, 2007; Green, 2013; Stieha, 2010; Stuber, 2009). Time issues, such as work and family responsibilities, (Arzy et al., 2006; Bergerson, 2007; Green, 2013; Kezar, 2011; Kinsley, 2014; Walpole, 2011) and financial constraints (DeVries, 2013; McLoughlin, 2011; Primack, 2013; Stuber, 2009; Stuber, 2011b; Walpole, 2011) also limit ED student participation in campus activities and opportunities as does the institutional environment (Kinsley, 2014; Levin, 2014; Stuber, 2009; Stuber, 2011b).

Several of the most prevalent persistence and retention theories in higher education link engagement or involvement to student persistence and degree attainment (Pascarella & Terenzini, 2005). However, recent research has found no, or only limited, effects of academic and social integration on transfer and degree completion for ED community college students (Felder, 2016; Mamiseishvili, & Deggs, 2013). Since the research shows that ED students value campus involvement less and have less available

time, engagement and involvement do not have the same role for these students at all institutions as they have with the general student population.

Although the bulk of the reviewed literature focuses on outcomes and experiences outside the classroom, scholars also demonstrate that ED students have a different academic experience than their economically advantaged peers, although, as noted previously, this does not appear to translate to ED students earning lower grades. These students find college courses challenging (Deafenbaugh, 2007; Dowd et al., 2013; Hollifield-Hoyle, 2012; Matus-Grossman & Gooden, 2001). When students experience hardships, grades suffer, and ED students experience hardship more often than advantaged peers (Green, 2013). Quantitative studies are in conflict on whether, at four-year institutions, less affluent students study less (Walpole, 2003) or more (Douglass & Thomson, 2008).

The bulk of the ED student adjustment, transition, and engagement literature, as reflected above, focuses on issues of social class, not specifically on the financial experiences of students. Scholarly use of social reproduction, social class, and/or identity development conceptual frameworks reflects this. Additionally, this literature examines experiences of community college students rarely, and instead scholars explore ED student transition and engagement at highly selective and small private universities. Since the evidence reviewed above demonstrates that ED students are more likely to attend community college and less-selective four-year public institutions than research universities, this leaves a gap in the qualitative literature focused on ED student transition and engagement experiences. Also, as the evidence from the departure literature suggests,

finances are an issue in student departure. Although the social class literature helps to explain the experiences of ED students, research focused specifically on student finances is absent and does not provide scholars, practitioners, and policy makers with a sufficient understanding of the issues that these students face.

College Student Financial Experiences

The literature reviewed thus far reflects the predominance of the class-based focus employed by researchers who study ED students. As this investigation explores the neglected arena of student finances, I next turn to literature on student costs and financial aid, then to the scholarship on student financial and related challenges, and I end this section with attention to support mechanisms that ED students rely upon to mitigate these challenges.

College Costs and Financial Aid

The net costs of college have risen higher than incomes and are shifting from the government to families, which lead to college as less affordable than in the past (Bowen et al., 2009; Cahalan & Perna, 2015; Paulsen & St. John, 2002; Perna & Li, 2006). The increasing costs of college create not only stress for ED students but also a significant, negative effect on enrollment and persistence for these students (Bowen et al., 2009; Elliott & Beverly, 2011; Heller, 1999; Heller, 2001; Kane, 1995; Kinsley, 2014; Nam & Huang, 2009; Paulsen & St. John, 2002; Shin & Milton, 2006; St. John, 1990; St. John, 2003; St. John & Starkey, 1995).

Financial aid is designed to offset affordability issues. Overall, 86 percent of students receive financial aid (U. S. DoE, 2000). ED students receive all forms of aid

more often than economically advantaged peers (Bowen et al., 2009; Nora et al., 2006; Wood, 2011). While financial aid effects vary based upon type of aid, family income, underrepresented status, and context (Perna, 2010; St. John et al., 1991), quantitative scholars show that ED students are affected consistently more in college persistence and completion by financial aid, grant aid especially, than their advantaged peers (Bowen et al., 2009; Cortes & Kwak, 2010; Dynarski, 2003; Heller, 2001; Kim, 2007; Perna, 2010; Singell, 2004; St. John, 2003; St. John et al., 1991; St. John, Musoba, & Simmons, 2003). Since at least the early 1980s, financial aid has shifted away from grants and toward loans (Bowen et al., 2009; Nora et al., 2006; Paulsen & St. John, 2002; Perna & Li, 2006; St. John, 2003). Additionally, the government and institutions parcel out aid increasingly based upon academic merit instead of need (Perna, 2010; Perna & Li, 2006; Perna, Lundy-Wagner, Yee, Brill, & Tadal, 2011; van der Klaauw, 2002). Economically advantaged students obtain merit-based aid more often than their disadvantaged peers, yet aid does not increase their overall college attendance or persistence (Cornwell, Mustard, & Sridhar, 2003; Dynarski, 2000, Luna De La Rosa, 2007; Singell, 2004; Wolanin, 2001). Research shows the changes in aid do correspond with changes in college access (St. John, 2003). After their financial aid is applied to college costs, ED students have a lower net price for college than their advantaged peers, yet they have unmet financial needs due to their attendance at college, more than their advantaged peers (Brock & Richburg-Hayes, 2006; Cahalan & Perna, 2015; McSwain & Davis, 2007; St. John, 2003; St. John & Starkey, 1995; U. S. DoE, 2000). Finally, ED students who choose a college based on controlling costs are more likely to persist (Paulsen & St. John, 2002).

The shift toward loans noted above is problematical as debt is a concern for students entering college (Bloom, 2007; Dowd et al., 2013; Kinsley, 2014; Levine & Nidiffer, 1996; St. John, 2006), and ED students are more likely than their advantaged peers to wish to avoid debt (Arzy et al., 2006; Bloom, 2007; Cortes & Kwak, 2010; Kinsley, 2014; Stieha, 2010). Student borrowing, both in numbers of borrowers and amount borrowed, has plateaued recently (after years of growth), but parental borrowing has increased, in part due to limits on how much money in loans students can obtain (Bowen et al., 2009; Cahalan & Perna, 2015). There is mixed information as to whether ED students borrow slightly less (Perna, 2006) or more (Cahalan & Perna, 2015) than their advantaged peers. These students do not just accumulate debt through loans, they also use credit cards (Hollifield-Hoyle, 2012; McLoughlin, 2011; Nora et al., 2006). Debt does not appear to affect college decisions meaningfully (Rothstein & Rouse, 2007), but does increase stress (hooks, 2000) and affects occupational choices after college (Rothstein & Rouse, 2007). ED students come from low-wage homes with debt already an issue (Dodson, 2015). Research shows that debt compounds and is difficult to escape (Seefeldt, 2015). This research shows that, similar to employment, debt offers succor from financial obligations during college for ED students but adds its own stress that continues after college completion.

The research reviewed on college costs, financial aid, and debt make evident that ED students struggle to cover college costs and that the amount and structure of financial aid do not mitigate this fully. However, much of this research fails to examine the details of students' financial situations, which does not provide a transparent view of ED

students' struggles to afford college. Quantitative research focuses on selective four-year institutions or combines all students, regardless of institution, with few exceptions. Qualitative literature has examined a broader array of institutional types, although scholars have paid little attention to non-selective comprehensive public universities. Scholars, policy makers, and practitioners need more detailed information to assist students better and make structural changes to affect the persistence and attainment gaps.

Student Financial Challenges

The quantitative cost, debt, and aid literature establishes overall college affordability concerns for ED students. Qualitative scholars also find that ED students share broad financial challenges and “there appear to be substantial financial barriers to higher education despite large government expenditures aimed at promoting access” (Tulip, 2007, p. 2). These students share an overall sense of not having enough money (Hollifield-Hoyle, 2012; Levine & Nidiffer, 1996; Matus-Grossman & Gooden, 2001; McLoughlin, 2011; Primack, 2013; Stuber, 2011b) with students proclaiming “there’s so much to pay for” (Hollifield-Hoyle, 2012; p. 72) and that they think about finances “all the time” (McLoughlin, 2011). Concerns cross institutional types, although students with considerable scholarship money are less likely to note financial concerns for themselves (Deafenbaugh, 2007; McLoughlin, 2011) but do in relation to their family (Arzy et al., 2006; Deafenbaugh, 2007). However, even while they experience these financial challenges, ED students aspire to remain students (Rorison, 2014; Stuber, 2011b; Wood, 2012) and demonstrate agency in addressing these issues (Weirick, 2012).

Though not an emphasis of the scholarly research, qualitative scholars have also begun to discover more detail about ED students' financial challenges beyond tuition and fees (Dodson, 2013; Jacobsen & Mokher, 2009; Kezar, 2011; Levin, 2014; Levin & Montero-Hernandez, 2009; Levine & Nidiffer, 1996; Perna, 2010; Primack, 2013; Rorison, 2014). As with those in poverty in the general population, ED students experience issues with medical debt, a lack of health insurance, and difficulties paying bills, sometimes with the result of utility shut-offs (Green, 2013; Hollifield-Hoyle, 2012; Rorison, 2014). These students have no money for items beyond the basics and can and do struggle with those (Dumka & Gonzales, 1998; Hollifield-Hoyle, 2012), which leads to guilt when they spend money (Kinsley, 2014). Childcare is a frequent concern for ED students who are parents and includes issues of cost, stability, and adequacy (Austin & McDermott, 2004; Dodson, 2013; Green, 2013; Hollifield-Hoyle, 2012; Matus-Grossman & Gooden, 2001; Rorison, 2014). Child-raising also creates barriers for these students, such as time demands and needs for infants such as diapers and children's school supplies and clothes (Hollifield-Hoyle, 2012; Rorison, 2014). Housing and transportation challenges add frustrations for these students (Austin & McDermott, 2004; Dodson, 2013; Green, 2013; Matus-Grossman & Gooden, 2001). That students need money for car repairs and gas creates problems for them (Green, 2013; Hollifield-Hoyle, 2012). ED students worry about possible and actual eviction (Green, 2013; Hollifield-Hoyle, 2012). These students want to live on campus but do not because of costs (Rorison, 2014). Additionally, it is difficult for these students to obtain housing near campus due to both the high cost of accommodation and the reluctance of landlords who do not consider

financial aid a type of income (Green, 2013). ED students have food insecurity issues, amplified when these students have a family (Green, 2013; Hollifield-Hoyle, 2012; McLoughlin, 2011). Clothing and leisure activity costs are challenges (Rorison, 2014). ED students also support their parents and siblings financially (Cilesiz & Drotos, 2014; Kinsley, 2014; McLoughlin, 2011; Primack, 2013; Rondini, 2010; Rorison, 2014). Not captured by higher education research, “many young adults who have extensive family obligations choose to forego higher education altogether in order to meet parents’ expectations that family comes first” (Kinsley, 2014, p. 139).

Financial challenges exacerbate other issues for ED students. These students struggle with a fear of failure and lack of confidence, although they express excitement about learning (Arzy et al., 2006; Herideen, 1998; hooks, 2000; Levin, 2014; McLoughlin, 2011). They experience crises such as medical emergencies for themselves and their children (Green, 2013; Hollifield-Hoyle, 2012; Rorison, 2014) and when needed items break (Hollifield-Hoyle, 2012). Other unexpected costs also cause problems for ED students and include transitional costs, such as new clothes and bedding, costs which affluent students do not even notice (Aries, 2008), and books, materials, and lab fees, for which ED students are not prepared (Green, 2013; Hollifield-Hoyle, 2012; Rorison, 2014). These students do not have alternative assistance in place to manage these situations (Green, 2013). In part connected to financial challenges, ED students experience stress, which I discuss below. Throughout their lives, including while in college, ED students also contend with stereotypes, discrimination, and others taking advantage of them (Dowd et al., 2013; hooks, 2000; Matus-Grossman & Gooden, 2001;

Weinger, 2000). In addition, the institutions that claim to serve these students provide barriers of their own, and these barriers include limited availability of courses, separate programs for disadvantaged students which remove them from the main community of the college, lack of access to programs, an embedded language of disadvantage in the culture of the institution, and an emphasis on race issues with limited exposure to income issues (Cunningham & Leegwater, 2011; Jacobsen & Mokher, 2009; Levin, 2014). On a broader scale, challenges with data collection issues limit institution's ability to identify and rectify barriers (Cunningham & Leegwater, 2011).

One of the most substantial barriers for ED students connected with finances is time (Green, 2013; Herideen, 1998; Hollifield-Hoyle, 2012; Kazis & Liebowitz, 2003; Kezar, Walpole, & Perna, 2014; Levin, 2014; Levine & Nidiffer, 1996; Matus-Grossman & Gooden, 2001; McLoughlin, 2011; McSwain & Davis, 2007; Rondini, 2010; Rorison, 2014). Herideen (1998) connects the issue to oppression and notes that "school and study represent privilege inasmuch as they require free time for reading, intellectual reflection, and 'homework,' not to mention a stable economic situation" (p. 48). Along with academic work, ED students have employment (Kezar et al., 2014; Longwell-Grice, 2003; Matus-Grossman & Gooden, 2001; McLoughlin, 2011; Rondini, 2010; Rorison, 2014), family responsibilities (Bowl, 2003; Green, 2013; Kezar et al., 2014; Matus-Grossman & Gooden, 2001), crises (Matus-Grossman & Gooden, 2001), and requirements to navigate educational and other systems such as public assistance (Green, 2013). The family, job, and college combination is particularly challenging for ED student parents (Green, 2013; Herideen, 1998; Kinsley, 2014). ED students are "forced to

choose among and balance their multiple responsibilities” (Levin, 2007, p. 77). However, students have hope and continue their efforts because they assume that college completion will lead to better outcomes (Herideen, 1998). The qualitative literature shows clearly that issues of time are a substantial detriment to persistence for ED students, but quantitative scholarship has yet to explain this aspect.

ED students connect time and employment. Employment serves as both a source of stress and of financial support for ED students. In a group of older community college students, “student journals show an almost universal concern with financial and job issues” (Herideen, 1998, p. 48). ED students plan to work when in college (Cilesiz & Drotos, 2014) and, when there, are more likely to work than their economically advantaged peers (DeVries, 2013; Douglass & Thomson, 2008; Dowd et al., 2013; Green, 2013; McLoughlin, 2011; Walpole, 2003). The quantitative employment literature focuses on students at four-year institutions and/or uses only descriptive statistics.

The scholarship that connects employment and student outcomes shows complex relationships between the number of hours worked, the place and nature of employment, and students’ grades, persistence, and attainment. However, most scholars note that students who work a large number of hours have poorer results with those outcomes (Bozick, 2007; Dadgar, 2012; Jacobsen & Mokher, 2009; Kinsley, 2014; Levin, Montero-Hernandez, & Cerven, 2010b; McCormick, Moore, & Kuh, 2010; Nora et al., 2006; Roksa, 2011; Rorison, 2014; Spradlin et al., 2010; Stinebrickner & Stinebrickner, 2003b; Titus, 2006b; Titus, 2010; Torres, Gross, & Dadashova, 2011; Wolff, Wood-Kustanowitz, & Ashkenazi, 2014). This is problematical as not only are ED students

more likely to be employed, but also they are more likely to work more hours than their advantaged peers when they do have a job (Douglass & Thomson, 2008; Kinsley, 2014; Roksa, 2011; Soria, 2013; Titus, 2010; Walpole, 2003). As noted above, studies show that employment affects time students have available for other education-related pursuits such as extra-curricular involvement, study, and even attending class (Bergerson, 2007; DeVries, 2013; Furr & Elling, 2000; Martin, 2012; Matus-Grossman & Gooden, 2001; Rorison, 2014; Tannock & Flocks, 2003; Ziskin et al., 2010), although McCormick and colleagues (2010) and Soria (2013) find that employment, at least for full-time students, correlates positively to campus involvement and engagement. When students work more hours, these behaviors lead to higher levels of stress, higher alcohol and drug use, and poorer health than when they work fewer hours (DeVries, 2013; Green, 2013; Levin et al., 2010b; Tannock & Flocks, 2003; Ziskin et al., 2010).

Student Financial Support Mechanisms

While ED students meet the costs of college primarily through financial aid and employment, these students find other methods to meet financial obligations. As with the general population (Jarrett, 1994), ED students have a negative view of public assistance (Green, 2013; Hollifield-Hoyle, 2012). Public assistance can provide needed resources (Green, 2013; Hollifield-Hoyle, 2012; Rorison, 2014); however, the structure of these programs causes additional burdens (Austin & McDermott, 2004; Green, 2013; Jacobs & Winslow, 2003; Jarrett, 1994; Levin, Cerven, Montero-Hernandez, & Shaker, 2011; Shaw & Rab, 2003). ED students rely on a combination of cost efficiency, budgeting, and prioritization to stretch their limited funds (DeVries, 2013; Green, 2013; Hollifield-

Hoyle, 2012; hooks, 2000; McLoughlin, 2011; Rorison, 2014). These students find participation in the military helpful (Levine & Nidiffer, 1996) and donate plasma to make money (Hollifield-Hoyle, 2012). Occasionally, ED students will receive money from friends or family, although sometimes in the form a loan (Green, 2013; Kinsley, 2014; Rorison, 2014). These methods that students rely on to address financial challenges add to the stress and subtract from the limited time available for ED students. Quantitative scholars have not researched the extent to which these methods occur.

While students have individual agency when they address financial challenges, they also receive support from family, friends, and institutional agents. Parents and other family members provide cultural, ideological, psychological, emotional, personal, and informational support, as well as financial management assistance and job leads (Arzy et al., 2006; Bedsworth et al., 2006; Bergerson, 2007; Conger & Donnellan, 2007; DeVries, 2013; Dowd et al., 2013; Gandara, 1995; Gonzales, 2012; Green, 2013; Hollifield-Hoyle, 2012; Kinsley, 2014; Matus-Grossman & Gooden, 2001; Primack, 2013; Rondini, 2010; Rorison, 2014; Weirick, 2012; Wood, 2011). However, for ED students, family support to help these students navigate college is limited (Arzy et al., 2006; Primack, 2013; Rondini, 2010). ED students receive modest or no financial support from their families (DeVries, 2013; Kinsley, 2014; McLoughlin, 2011; Primack, 2013; Rondini, 2010; Rorison, 2014), and these students express an intention to not burden their families financially (Kim, 2014; Kinsley, 2014; McLoughlin, 2011). Family relationships cause stress (Aries, 2008; Green, 2013; Hopkins, 2014; Kinsley, 2014). ED students find support from friends from home or at college with similar experiences (Alford, 2000;

Deafenbaugh, 2007; Matus-Grossman & Gooden, 2001; Rondini, 2010), although information about friend support is less prevalent in higher education scholarship. For some of these students, friends provide their only source of financial aid information (Hollifield-Hoyle, 2012) and also provide employment contacts (Rondini, 2010). Outside of the students' immediate families, researchers who speak with ED students find that another individual (or individuals) is essential to those students' successes (however the student or researcher defines that term) [Deil-Amen & Goldrick-Rab, 2009; Dowd et al., 2013; Gandara, 1995; Levin, 2014; Levine & Nidiffer, 1996; Rodriguez, 2003; Rondini, 2010; Weirick, 2012]. These individuals come from all aspects of students' lives—mentors, high school counselors and teachers, professors, administrators, and relatives (Arzy et al., 2006; Deil-Amen & Goldrick-Rab, 2009; Dowd et al., 2013; Gandara, 1995; Levin, 2014; Rondini, 2010).

Conceptual Frameworks

The scholarly literature reveals a story of educational disadvantage and financial challenges for ED students. I rely upon several theoretical frameworks to guide my research of this situation, including capabilities theory, capital theory (economic capital, specifically), and theories of stress. These frameworks aid me in addressing the research problem, which is the explanation of the effects of economic disadvantage on collegiate experiences.

Capabilities Theory

I use capabilities theory to explain barriers to persistence for ED students. Capabilities theory posits that people will value particular aspects of life, and external

factors should not limit them from experiencing those aspects in a positive way (Cornelius & Skinner, 2008; Sen, 2006). The theory focuses on the “quality of life that people are able to lead, and the freedom they enjoy to live the way they would like” (Sen, 2006, p. 34). The theory is “concerned ... with both ends and means” (Cornelius & Skinner, 2008, p. S142). Van Ootegem and Verhofstadt (2012) describe seven themes of capabilities theory: freedom, choice, responsibility, satisfaction, possibility, functioning—what they are actually doing and being (p. 136)—and capabilities—what they could be doing or being (p. 136). Capabilities language is similar to but clearer than human rights language and aligns with Rawl’s’ justice theory; however, that theory is about distribution of primary goods rather than capabilities (Nussbaum, 2006). Capabilities must be supported and real, not just documented on a piece of paper (Nussbaum, 2006). In capabilities theory, considerations should include what individuals value and want; freedom to obtain these values and wants; empowerment; and autonomy (Cornelius & Skinner, 2008). Cornelius and Skinner (2008) note that to achieve these requires both internal capabilities: readiness to act; talents, and abilities; and external factors: society, community, environment, and organization.

Capabilities theory is an equity-based theory which can supplant the dominant monetary based theory used when scholars research inequality and poverty (Sen, 2006, p. 32). From a capabilities perspective, students should be able to complete college if that is their aspiration, and their demographic features, such as socioeconomic status, should not limit them from educational attainment. Since the evidence demonstrates that ED students are limited in college attainment, I consider if these students value collegiate

experiences and, if so, if internal capabilities and external factors affect college experiences, persistence particularly.

Capital Deficiency Theory

Scholars who study ED students rely upon theories based upon the economic idea of capital. Similar to capabilities theory, I employ capital theory to explain the effects of ED students' financial experiences on persistence. Lack of economic, social, and cultural capital are challenges for these students (Aries, 2008). The usage of the term "capital" in these theories allows connection with commonly understood ideas of economic capital, such as investment and return (Daly & Silver, 2008; Hunter, 2000). Portes (1998), in a discussion of positive consequences of social capital, claims that the term "places those positive consequences in the framework of a broader discussion of capital" (p. 2).

Bourdieu (1986) provides a simplistic, but effective, analogy to roulette. Without individuals building up capital, life would become a fresh spin on the roulette wheel—all outcomes would have their same amount of chance to occur each time, regardless of what happened before. Instead, individuals from families who built up capital (of any kind) start with an advantage. The results are no longer random. Capital restricts the opportunities people have and the choices they make with those opportunities (Cilesiz & Drotos, 2014; Walpole, 2007).

When scholars rely upon terms of capital, researchers, practitioners, and policymakers may conduct comparisons across forms of capital, such as social, cultural, and economic. For Bourdieu (1986), the main currency of exchange is time rather than money. The accumulation of any form of capital translates to time or "social energy." For

example, more cultural capital allows labor time to be more productive, which increases economic capital, which people can then “invest” into social capital, again making time usage more productive, and so on. Financial, human, social, and cultural capital (and other forms) complement each other; they do not compete. At any time an individual has some measure of all. However, different researchers who examine stratification by economic status in higher education focus their research on one or two forms of capital at a time and do not examine economic capital extensively.

Massey, Charles, Lundy, and Fischer’s (2003) capital deficiency theory provides the perspective in which I view the students’ situations. Their theory, grounded upon recent scholarship (Engberg & Allen, 2011), suggests that inequality in educational outcomes relates to financial, human, social, and cultural capital. Because of its scarcity in the existing literature on ED students, I focus on the financial capital piece. Scholars, who note that income is a limited marker for those who seek to understand disadvantage, suggest that finances do have a role in inequality (Bourguignon, 2006; Cabrera et al., 1992; Engberg & Allen, 2011; Sen, 2006). A small number of scholars incorporate economic capital theory in their research (e.g., Aries & Seider, 2005; Hopkins, 2014; McLoughlin, 2011). Cabrera and colleagues (1992) suggest that research on student finances should focus on the methods by which finances operate.

Stress

The third major conceptual framework I rely on is models of stress. Scholars of human development suggest stress affects life outcomes. Economic disadvantage causes stress, and two complimentary theories, the Family Stress Model and Toxic Stress,

suggest how stress affects educational outcomes. In the Family Stress Model, economic hardship creates economic pressure on the family which affects parental behavior and in turn affects child development (Conger & Conger, 2002; Conger & Elder, 1994; Conger et al., 1999; Gershoff et al., 2007; Kim et al., 2014; Zilanawala & Pilkauskas, 2012). In a similar manner, economic hardship causes economic pressure on students and this pressure affects college outcomes. Toxic Stress suggests that substantial, prolonged, or repetitive stress, especially without intervention from support, has lasting physiological consequences (Shanks & Robinson, 2013; Shonkoff et al., 2012). The combination of these suggest that economic disadvantage incurs stress in students that affects educational achievement.

Stress comes from both major life events and the pressures of everyday life (Conger & Elder, 1994; Lazarus & Folkman, 1984; McEwen, 2008; Shanks & Robinson, 2013). Some level of stress is normal and part of everyone's life; it has a positive role in life outcomes (Lazarus & Folkman, 1984; Shanks & Robinson, 2013). With stress, people have demands and coping resources; stress becomes a problem when the former overwhelm the latter (Lazarus & Folkman, 1984). Along these lines, the National Scientific Council on the Developing Child identifies three types of stress (Shanks & Robinson, 2013; Shonkoff et al., 2012). Positive Stress is short-term, moderate, and helps an individual to learn how to control life. For children, caregiver support assists the children to cope with Positive Stress. With Tolerable Stress, stress is more intense, but for short periods of time, and social support buffers and reduces consequences. Toxic Stress is "strong, frequent, or prolonged activation of the body's stress response systems"

(Shonkoff et al., 2012; p. e236). Scholars have reported that economic disadvantage, including material hardship and low levels of income, correlates with family stress (Allison et al., 1999; Gershoff et al., 2007; Kim et al., 2014; Lempers, Clark-Lempers, & Simons, 1989; Shanks & Robinson, 2013). Economic pressure leads to “emotional distress (e.g., depression, anxiety, anger, and alienation) and behavioral problems (e.g., substance use and antisocial behavior)” [Conger & Donnellan, 2007, p. 179].

As noted already, the higher education literature has not examined stress in relation to economic disadvantage. A few qualitative scholars have relayed connections that students have made between finances and stress. ED students have noted that financial concerns have caused stress (DeVries, 2013; Gerrard & Roberts, 2006; Hollifield-Hoyle, 2012; McLoughlin, 2011), including through depression, anxiety, and changes to routine. Green (2013) notes that the balancing of responsibilities for ED single mothers adds to their mental stress and exhaustion, and Levin and colleagues (2010b) and Ziskin and colleagues (2010) describe how students recognize stress caused through conflict between employment and educational needs. I consider how participants speak about stress, positively or negatively, and how models of stress explain differences in college experiences for ED students.

Capabilities theory is a broad framework through which I considered if participants valued education and possessed the capabilities to do so, and, if so, what external factors serve as barriers to persistence and students’ intended educational experiences. However, there are numerous capabilities and factors that could influence the process of higher education, and I relied upon financial capital from capital deficiency

theory to focus the investigation, as existing scholarship focuses rarely on this form of capital. This research is intended to complement, not replace, existing literature which focuses on other factors, such as social class. Finally, given that participants made meaning of their financial experiences through stress, I considered how conceptions of stress might enhance explanations based upon both capabilities and capital deficiency theories.

Intersectionality

Societally, social class now explains the greatest amount of income variation, but this couples with substantial, ongoing inequality due to race and gender (Hacker et al., 2007; hooks, 2000; Massey, 2007). The United States is a society which disadvantages many social identity groups, not just socioeconomic, although economic disadvantage is part of Massey's (2007) "holy trinity of stratification—race, class, and gender" (p. 37). As economic disadvantage does not play out from other identities separately, scholars consider how they intersect in relation to pre-college life, college experiences, and college outcomes. The ability for me to provide adequate coverage to all the literature that covers even just the intersections of race, gender, and class (let alone other identities such as age, ability, and sexual orientation) is not possible in this review of literature focused on ED students. However, scholars have shown that other identities have an effect alongside that of economic status. Although the focal point of this investigation is economic disadvantage, I consider intersectionality throughout this inquiry.

Race and economic status are not proxies for each other, but students with African heritage and those who identify as Latinx, Chicanx, or Hispanic (hereafter referred to as

Latinx) are more likely to be disadvantaged economically than White students (Arbona & Novy, 1991; Kurlaender, 2006; McDonough & Antonio, 1996; O'Connor, 2009; Ream, 2003; Swail, Cabrera, & Lee, 2004, Swail, Cabrera, Lee, & Williams, 2005). Asian American and Pacific Islander (hereafter AAPI) students are not more disadvantaged economically than their White peers and “the role of parental socioeconomic status is not always apparent for Asian American students” (Kim & Kulkarni, 2009, p. 105).

Economic status and race have differential effects on a variety of precollege characteristics (Carter, 1999; Ceja, 2006; Gonzalez, Stone, & Jovel, 2003; Hurtado, Inkelas, Briggs, & Rhee, 1999; Kim & Kulkarni, 2009; Mendoza-Romero, 2009; O'Connor, 2009; O'Connor, Hammack, & Scott, 2010; Swail et al., 2004; Teranishi, Ceja, Antonio, Allen, & McDonough, 2004; Walpole, 2008). As with pre-college outcomes, race also affects ED students' experiences in college (Aries, 2008; Freeman, 1997; Gonzalez, 2001; hooks, 2000; Kim, 2014; Kinsley, 2014; Ream, 2003; Stuber, 2011b; Walpole, 2008). Scholars (Anderson & Hearn, 1992; Paulsen & St. John, 2002; Walpole, 2008) demonstrate that ED African Americans persist better than their ED White peers, while Cerna, Perez, and Saenz (2009) find no interaction between economic status and persistence for Latinx students, and ED AAPI students are less likely to persist than ED White students (Fischer, 2007; Paulsen & St. John, 2002). However, Fischer (2010) notes that at selective institutions, ED White students persist at higher rates than their ED non-White peers. Several scholars find that degree completion effects of economic disadvantage remain consistent across race (Attewell et al., 2011; Beattie, 2002; Brown, 1993; Camburn, 1990; Conley, 2001; Hagedorn, Lester, Moon, & Tibbetts,

2006; Reynolds & Johnson, 2011; St. John, 2003; Tang, 2003; U. S. DoE, 2000). Other studies determine that race contributes to graduation rates alongside economic disadvantage (Elliott & Beverly, 2011; Fletcher & Zirkle, 2009; Ganderton & Santos, 1995; Kuh et al., 2007; Oseguera, 2006), although perhaps not for Asian students (Kuh et al., 2007). Finally, although scholars conduct limited research with multiracial students, economic status is the most powerful predictor for these students' outcomes (Campbell, 2009). No studies examine indigenous student experience alongside peers of other races. Scholars note that these students' numbers in the data are too few for meaningful review. However, a few scholars (Pavel et al., 1998; Tachine, 2015; Willeto, 1999) study these students and their experiences specifically and note serious struggles with attainment, although they caution that "judging Indian [sic] students by White, middle class standards is inappropriate" (Davis, 1992, p. 6).

Less information is available that concerns intersections of gender and economic status than for race and economic status (hooks, 2000; Longwell-Grice, 2003; Massey, 2007; McDonough & Antonio, 1996; Reynolds & Johnson, 2011). Gender affects college enrollment (Bailey & Dynarski, 2011; Beattie, 2002) and persistence (Leppel, 2002; Paulsen & St. John, 2002) for ED students. The difficulty for students to balance work, college, and parental roles challenges ED women especially who, whether single or not, have the greatest obligation for family care and struggle under the "three job" or "second shift" analogies (Green, 2013; Herideen, 1998). Scholars disagree whether, alongside economic disadvantage, gender affects graduation rates (Elliott & Beverly, 2011; Fletcher

& Zirkle, 2009; Reynolds & Johnson, 2011; Wang, 2009) or does not (Attewell et al., 2011; Conley, 2001).

Scholars also study the effects of the “holy trinity” of race, class, and gender all together. In these studies, gender and race affect college outcomes and interact with economic disadvantage (Kuh et al., 2007; Rumberger, 2010). Economic disadvantage is the dominant factor, followed by race and then gender, that affects educational attainment (McDonough & Antonio, 1996), although Strayhorn (2010) finds that African American males’ economic status is the strongest predictor of college GPA whereas it has no effect on grades for Latino men.

Scholars need to look beyond the trinity at the intersection of economic status with other identities (APA, 2007; Diemer, Mistry, Wadsworth, López, & Reimers, 2013; Shaw, 1999). Other demographics intersect with educational disadvantage on college persistence, experiences, and graduation rates, including students having disabilities (Kasen, Ouellette, & Cohen, 1990; Kuh et al., 2007; Mamiseishvili & Koch, 2011), being older (Conley, 2001), having disrupted families (father and mother not together; Ver Ploeg, 2002), and having status as first generation (Bryan & Simmons, 2009; Duggan, 2004; Elliott & Beverly, 2011; Hahs-Vaughn, 2004; Johnson, 2008; Lohfink and Paulsen, 2005; McCarron & Inkelas, 2006; Nunez & Cuccaro-Alamin, 1998).

As demonstrated above, socioeconomic status, the focus of this research, is not the sole determinant of pre-college challenges, in-college experiences, or college outcomes. As the researcher, I will keep intersectionality intentionally in mind, noting and asking explicitly how other identities affect the college financial experience.

The current scholarly literature provides an inadequate and misleading narrative of ED students. Researchers, practitioners, and policymakers need to understand the typical struggles of ED students while keeping in mind that factors, such as institution, identity, and financial support, will alter those challenges. The story of ED students as brought to light by the literature is bleak. These students do not recognize their disadvantaged status and fight a system, society, and life events to succeed. Yet scholars, especially qualitative scholars, highlight success stories and reconstruct an image of resilient students and the individuals and programs that support students in persistence. This investigation will assist researchers, practitioners, and policy makers by providing information and evidence to assist ED students in their post-secondary journey while also promoting changes to the structures of the institutions these students attend.

Research Questions

Based on the literature and the conceptual frameworks described above, three research questions guide this investigation:

1. What stories do students communicate in making meaning of their current and previous economic experiences?
2. How do students make sense of these stories?
3. How do students perceive that these economic situations affect their experiences on campus?

CHAPTER 3

RESEARCH DESIGN

My research explores student financial experiences and their effects on college persistence. Since I purport to describe their lived experience of a specific situation in a specific context, I conducted a research investigation with a phenomenological orientation, guided by Kvale (1983), Moustakas (1994), and Seidman (2013), using narrative based individual interviews of first-year community college and university students as well as observations of these students' collegiate environments and a questionnaire that addresses demographics. I interviewed 18 students, 8 at one institution and 10 at the other. I used purposeful selection to elicit student participation from a variety of income backgrounds and of varying race, gender, and age. The scholarship on qualitative methods (Berg, 2001; Brinkmann & Kvale, 2015; Dewalt & Dewalt, 2002; Erickson, 1986; Hermanowicz, 2002; Lichtman, 2013; Maxwell, 2005; Richards, 2009; Rubin & Rubin, 2005; Seidman, 2013) guided my investigation. As suggested by this scholarship, I remained flexible during the research process (Berg, 2001; Brinkmann & Kvale, 2015; Lichtman, 2013; Maxwell, 2005; Rubin & Rubin, 2005).

This chapter tells the story of my research design, providing broad epistemological considerations as well as detailed research steps to exhibit the validity and transferability of the research. I first ground my research in an epistemological framework and provide the rationale for a narrative, qualitative, research design. I then describe the “place” of my research, describing how I determined which institutions would best work to examine this phenomenon and information regarding the research

sites I selected. Following this, I provide information regarding the primary participants in the investigation, myself as the researcher and the students, both their recruitment and descriptive participant data. I next present the process of data creation and analysis, where I discuss the steps the participants and I took to create data and the details regarding the various methods I used to analyze those data. The concluding section suggests methods of reporting, considers ethics and trustworthiness, and provides possible limiting factors.

Research Orientation

Epistemological Framework

My phenomenological orientation focuses on the meanings of the “life world” (Brinkmann & Kvale, 2015) and an understanding of that meaning in a specific situation: the economic situation of postsecondary students (Moustakas, 1994). Qualitative research on the collegiate experiences of economically disadvantaged (ED) students relies commonly upon phenomenology (e.g., DeVries, 2013; Hopkins, 2014; McLoughlin, 2011; Pufall-Jones & Mistry, 2010; Rorison, 2014; Weirick, 2012). Phenomenology involves an individual perspective (Brinkmann & Kvale, 2015; Lichtman, 2013; Pufall-Jones & Mistry, 2010; Seidman, 2013) that is context dependent (Seidman, 2013), and seeks to describe, not explain, first-person accounts of experiences (Brinkmann & Kvale, 2015; Lichtman, 2013; Merriam, 2009; Moustakas, 1994; Seidman, 2013). However, in phenomenology, meanings of experiences are understood to be co-created between the participants and researcher, although the researcher uses “deliberate naivete” to set aside presuppositions (Brinkmann & Kvale, 2015; Seidman, 2013).

Interpretive phenomenology (Wertz et al., 2011) balances texture, including the richness and fullness of the data, with structure, such as themes. It assumes people are social and self-interpreting but have shared understandings. Thus, interpretation requires the researcher to connect with participants. Interpretive phenomenology is useful for studying people's experiences, has a narrative emphasis on language, and thus fits with my interviewing of individual students at specific campuses leading to the creation of a composite narrative. While attempting to describe the essence of the financial experiences of ED students in developing composite narratives, I also acknowledge that every experience does not fit those descriptions (Wertz et al., 2011).

Nature of the Research Design

A qualitative research design grounded in interpretive phenomenology consisting predominantly of semi-structured interviews is appropriate as “research regarding human experience is not only logical but responsive and authenticates the experience of the phenomena” (Wertz et al., 2011, p. 1). The investigation of the experiences of ED students benefits from qualitative research. Qualitative researchers rely on interviews to explore ideas with this student population. This research embraces “complexity, detail and context” (Mason, 2002, p. 3). Qualitative research examines life on a local level, in a particular situation, and determines the meaning of individuals' experiences (Alasuutari, 1996). It concerns people, concepts, places, and events (Lichtman, 2013). Maxwell (2005) notes that qualitative research pursues goals such as understanding participant meanings and perspectives and understanding participant context.

I employ narrative inquiry in creating the data. Narrative inquiry provides the method to capture the experiences of others, especially those dissimilar to ourselves, by giving voice to the voiceless (Bochner & Riggs, 2014; Langellier, 1989; Riessman, 2002; Worth, 2008). Narrative makes the human sciences human (Bochner & Riggs, 2014, p. 198). People make sense of their lives through stories (Bochner & Riggs, 2014; Connelly & Clandinin, 1990; Flyvbjerg, 2006; Langellier, 1989; Ollerenshaw & Creswell, 2002; Polkinghorne, 1995; Richardson, 1988; Riessman, 2008; Worth, 2008). The stories elucidated in the data take place in particular context, and, after addressing concerns related to a deficit view, I turn next to considerations in choosing and information regarding the research sites.

A deficit view, seeing the problems in access and attainment as a result of students' lack (of skills, knowledge, or resources, for example), is the predominant approach to research on ED students and supports its socially reproductive nature. This research based upon a deficit view does not recognize the role of institutions and systems (Colyar, 2011; Dowd et al., 2013; Kezar, 2011; Kezar, 2011c; Levin, 2014; McLoughlin, 2011; Walpole, 2011). This is a trait framework (Levin, 2014) and scholars recognize "it is difficult to move away from a deficit orientation toward people from poverty backgrounds" (Cutri et al., 2012, p. 3). Scholars emphasize researchers should avoid an indication that ED students are "lacking" (Dowd et al., 2013; Kezar et al., 2014). I keep this in mind and consider structural issues to effect long-term change in college cultures while I also understand that student deficits that act as barriers in the current system are worrying, and that my reliance on both perspectives helps to serve students both now and

in the future (Longwell-Grice, 2003). A capabilities approach helps to keep focus on systematic issues that affect student achievement.

Site Selection and Sites

For both sites and participants, I relied upon purposeful selection (Maxwell, 2005). For qualitative research to be effective, the “sample should provide useful and meaningful empirical contexts, illustrations or scenarios” (Mason, 2002, p. 121). I selected both a community college and a comprehensive university. Community colleges are the main provider of higher education access to ED students (Matus-Grossman & Gooden, 2001) and more Pell Grant recipients attend community college than other higher education institutions (Hollifield-Hoyle, 2012). Public universities may also have high numbers of Pell grant recipients (Rorison, 2014). I selected a public four-year institution “because of the prominent role four-year institutions play in developing the next generation of skilled leaders and workers” (Primack, 2013, p. 21) and “additional family resources matter more in a setting such as a large, public university” (Primack, 2013, p. 22). The institutions I used fulfill Maxwell’s (2005) suggestion to scholars in finding “typical” cases. I used multiple institutions to describe the effect of context on student experiences (Brinkmann & Kvale, 2015; Moustakas, 1994; Seidman, 2013). Practicality limited my choices of institutions (and therefore students) to those within geographically reasonable distances (Mason, 2002; Maxwell, 2005; Rubin & Rubin, 2005; Seidman, 2013).

My first site I call Semi-urban State University (SSU)¹. This is a comprehensive university that provides undergraduate and masters-level graduate coursework. SSU is located on the outskirts of a large metropolitan area in the southwestern United States. SSU is part of a sizeable state higher education system. The institution has over 20,000 students, over 90 percent from in-state and 90 percent undergraduate students. Female students outnumber male students almost two to one. Three-fifths of students are economically disadvantaged (as measured by Pell Grant eligibility) and four-fifths are first generation students. Almost two-thirds (61 percent) of students identify as “Hispanic” and only 13 percent as “White.” The institution retains first time, full-time students to the second year at an 85 percent rate. The four-year graduation rate is below 15 percent and the six-year graduation rate is slightly above 50 percent.

My second site, located on the edge of an economically disadvantaged suburban community, is Local City College (LCC). LCC is a community college that provides programs from adult education to technical certificates to associate’s degrees. This institution is again part of a large state higher education system and also part of a smaller community college district. LCC enrolls over 14,000 students each semester. Almost 60 percent of students are female. Over 40 percent of students are first generation (although

¹ I obtained information regarding sites from institutional websites and included data from the most recent year for which the data were available and also from campus visits and personal knowledge of the area. For confidentiality, I assigned research sites pseudonyms.

the institution notes it has insufficient data for this statistic). LCC has the same percentage (61 percent) of “Hispanic” students as SSU, but higher percentages of White (17 percent) and African American (12 percent) students. For degree, certificate, or transfer-seeking students, 74 percent enrolled in three consecutive terms, 65 percent completed 30 units of instruction, and 43 percent completed their stated intended outcome within five years. Approximately 70 percent of students receive financial aid, with 98 percent of those students receiving a state grant covering fees designed for low-income students. Information regarding gender, Pell grant recipients, and first-generation status was unavailable at LCC.

Role of the Researcher

Along with context, in qualitative interviewing the researcher is part of the data making process (Fontana & Frey, 2005; Hammersley & Atkinson, 2007; LeCompte & Preissle, 1993; Mason, 2002; Miles & Huberman, 1994; Rubin & Rubin, 2005).

Phenomenological methods require reflexivity on the part of the researcher. Researchers must understand their biases, not eliminate them (Eisner, 2003; Kvale, 1983; Mason, 2002; Maxwell, 2005). During interviewing, I remained cognizant of my role as an outsider and authority figure (Lundgren, 2012; Rubin & Rubin, 2005) and considered how my background, roles, and biases influenced the data creation process (Fontana & Frey, 2005; Lichtman, 2013; Mason, 2002).

As part of the phenomenological methodological strategy, I employed bracketing (Brinkmann & Kvale, 2015; Kvale, 1983; Lichtman, 2013; Moustakas, 1994). This involved establishing my views and separating them from the process. Scholars suggest

that full separation is unlikely, but clear expressions of views and self-disclosure related to the research are vital for a qualitative scholar (Howe & Eisenhart, 1990; Lichtman, 2013). The result is intended to be suspension of judgment (Brinkmann & Kvale, 2015) and “openness to new and unexpected phenomena” (Kvale, 1983, p. 176). I accomplished this through research journals and memos (Berg, 2001; Brinkmann & Kvale, 2015; Lichtman, 2013; Mason, 2002; Maxwell, 2005) and discussions with my faculty supervisor. These research journals included how I performed analysis (Brinkmann & Kvale, 2015; Freeman et al., 2007; Howe & Eisenhart, 1990; Lichtman, 2013; Mason, 2002) and the processes I used in analysis (Brinkmann & Kvale, 2015; Rubin & Rubin, 2005).

As a scholar, my identities and experiences shape the research (Clandinin & Connelly, 1994; Riessman, 2008). My own economic history informs the choices I make during the research design and analysis process. My background includes, as a child, mostly white-collar middle-class experiences, but also times of substantial economic disadvantage. Scholarships, campus employment, and familial support covered most of my undergraduate college costs. I had secured enough finances at the time that my campus employer occasionally chided me for not depositing my paycheck. After graduation, I experienced one short episode of unemployment, but otherwise have since been employed in a professional position within higher education. In my time whilst pursuing my doctoral degree, I have continued to work in a full-time professional position at a college campus. However, as I provide the sole income in a somewhat large household, my family has qualified for or barely missed qualifying for social assistance

programs targeted at economically disadvantaged individuals. My occasional identification as economically disadvantaged, in contrast with my privileged identities such as White, male, cisgender, and able-bodied, influenced my choice of economic disadvantage as a research topic.

These and other aspects of my social location also affected the interaction experience with my participants (McDonald, 2013). Only one of my participants identified solely as White, but they also identified as female and lesbian; therefore, no students matched my collection of social identities exactly. However, as McDonald (2013) notes, an exact match is an impossibility. Researchers must evaluate power dynamics in the research process to “avoid making broad assumptions” (McDonald, 2013, p. 140) based upon social location. My privileged background in various identities, as well as my role as a graduate student and professional staff member (though not at the institutions where my research took place) established a power differential with my having social and position power over the participants. This likely created some feelings of “otherness” regarding me by the participants. The participants made no explicit comments regarding this differential during the research. However, participant involvement in the process varied and it is possible students’ reluctance to share information related to this differential. However, I observed no pattern of visible or claimed identity related to any reluctance. I did experience that none of the students, even though all but one claimed an identity of underrepresented racial status in the demographic questionnaire, described race as a substantially salient factor in their

educational experiences. While my racial identity likely affected this, it also could have related to the racial makeup of the majority Latinx institutions involved.

Before embarking on this research, I had completed several course assignments and readings related to economic disadvantage in post-secondary education. Additionally, in my personal and professional life, I have completed trainings and research that explored issues such as power, privilege, and oppression. These experiences meant I began the research process with information and thoughts regarding the phenomenon of student financial experiences. To assist with bracketing, before my first interview, I considered what, if anything, I thought I might find during the research. I assumed that ED students would describe more, in number, and greater, in severity, negative financial experiences before and during college than non-ED Students and that this difference in magnitude would coincide with a greater estimated effect on persistence. I thought that ED students would therefore find more meaning in their economic experiences. In consideration of these suppositions, I paid attention to disconfirming evidence regarding these connections.

Participant Recruitment

While in phenomenological research the researcher is part of data creation, the research focuses on participants who must have experienced the phenomena under investigation (Moustakas, 1994; Rubin & Rubin, 2005). Additionally, for potential transferability of the results to other situations, a relevant range of participants is required. That range should include a variety of experiences, ideas, or characteristics (Berg, 2001; Mason, 2002; Maxwell, 2005; Rubin & Rubin, 2005; Seidman, 2013) but

should not attempt to establish representativeness (Maxwell, 2005; Seidman, 2013). With this in mind, as already noted, I employed a purposeful recruitment process, intending to select students with a variety of backgrounds and social identities.

While the research focuses on ED students, I interviewed students across the lower half of the economic spectrum. Comparisons between experiences of economically disadvantaged and economically advantaged students are common in existing qualitative research and have provided insight as to particularities with ED students (e.g., Aries & Seider, 2005; Kim, 2014; Mullen, 2009; Pufall-Jones & Mistry, 2010; Schwartz et al., 2009; Stuber, 2006). Additionally, “similarity-dissimilarity sampling helps you decide how far your results extend” (Rubin & Rubin, 2005, p. 61). I ensured that the research did not become an analysis of difference (Maxwell, 2005). I initially intended to select nine students from each institution, six representing clearly ED students and three whose economic status was unlikely economically disadvantaged. In using self-reported information from the demographic questionnaire, I identified clearly ED students by family income below the federal poverty line. While scholars dispute the effectiveness of the poverty line, most indicate that it is too low, and that families living up to 200 percent of the poverty line are also economically disadvantaged (Bernstein, Brocht, & Spade-Aguilar, 2000; Diemer et al., 2013; Roosa, Deng, Nair, & Burrell, 2005). Therefore, I planned that the other three students at each institution would come from families with incomes above at least 200 percent of the poverty line. I determined eligibility for dependent students with parental income; for independent students, their (and spouse’s) income. However, due to limited response I did not achieve the initially intended ratio;

instead, I achieved a mixture at each institution of approximately one-third below the poverty line, one-third between the poverty line and 200 percent of the poverty line, and one-third above 200 percent of the poverty line.

The institutions I selected enroll diverse student bodies; therefore, I expected little difficulty in recruitment of students of diverse age, race, gender, independent or dependent status, and economic status. However, the response to various recruitment methods was limited, and my ability to enact purposeful selection was limited. While I did interview students who identified (according to the demographic information submitted) across spectrums of social identities, not all social identities were represented, including, as already noted, only one student who identified solely as White and only one student who identified as a parent. Also, my second site participants were Latinx predominantly (7 out of the 8 students identified as Latinx or partially Latinx). I also did not request or receive regularly information regarding a variety of social identities, such as sexual orientation, cisgender status, religion, or ability.

I also required participants to meet additional criteria. Community college students may not seek degrees (Levin, 2014). With a focus on persistence, and since I also completed research at a four-year institution that enrolled only degree-seeking students, I limited my recruitment to degree-seeking students only. Also, while more research is needed with graduate students, this research focused on, and was limited to, those students without a previous bachelor's degree.

Initially, I recruited students on each campus through flyers (Appendix A) that advertised the research process. Along with the brief description of the process, the flyer

provided an email address to contact if interested in the research. I sent those students who contacted me a more extensive email that outlined the research participation and a short demographic questionnaire (Appendix B). I emailed students who did not respond to the questionnaire at least two more times to request completion of the questionnaire. When these students returned these, I screened them for completion and for meeting the eligibility criteria mentioned above. Once I selected students to participate in the research, I reached out to them to share more information regarding the research proposal and made direct contact before interviewing as suggested by Seidman (2013). This included sending an electronic version of the Informed Consent Form (Appendix C), a suggestion of places to conduct the interview, contact information, and a photo of myself to assist with identification at the time of the interview. I vetted all recruitment processes through campus institutional review boards.

When initial recruitment did not elicit the intended participation levels, additional recruitment occurred. At both institutions, I relied on snowball sampling by asking my participants to encourage other interested students to contact me (although this appeared to garner few additional participants). At SSU, these processes resulted in a low but sufficient number of participants with a variety of backgrounds and identities. However, the process at LCC was not as successful, hampered by problems in the research approval process (detailed in the Ethical and Trustworthiness Considerations section). To encourage greater participation, I completed multiple rounds of posting flyers, spent time on campus with visible recruitment materials, and reached out to campus officials to assist with recruitment.

I received initial interest from 24 students at SSU; I sent all but one student (who contacted me after completion of my interviews) the demographic survey. Sixteen students returned the demographic questionnaire. Three of these were graduate students and thus ineligible. I invited all the 13 remaining students to participate in the process. Two students never signed up for an interview, in spite of additional phone and email follow-up, and two students withdrew or ceased contact after the first interview, leaving 9 students who completed the full interview protocol. At LCC, 20 students contacted me to participate. Thirteen students completed the demographic questionnaire, and I offered all the opportunity to interview. Four students never scheduled an interview, despite my repeated contact, and one student ceased communication after the first interview. One student completed both face-to-face interviews but not the email response (though I included questions from the email process in the student's second face-to-face interview), leaving 7 students who completed the full interview protocol. Additionally, two individuals contacted me with interest, using generic email addresses, but did not complete the demographic questionnaire, making it impossible to determine which institution they attended.

Of the eight eligible students who completed the demographic questionnaire but did not complete any of the interview protocol or provide permission for use of their interview data, six identified as female and two as male. Five identified as Latinx, one as African American, one as Iranian and Black, and one as Asian and White. Six of these students were under the age of 25 and the two older students identified as independent. Five students' family size and income placed them below the federal poverty line, and

two more than 200 percent of the federal poverty line. Two of these students also identified as transfer students. Based upon these characteristics, the social identities of those who did not continue the project resembled those who did, suggesting there was not a consistent social identification factor that discouraged students from participating.

Participants

Nine students completed the full protocol at SSU and one student completed the first interview and provided permission for me to use the data from that interview. Seven students completed the full protocol at LCC and one student completed both face-to-face interviews. Several of the demographic questions, such as gender and race, allowed for an open-ended answer, allowing participants to indicate their identity as they preferred. Nine students wrote “female” and one “F” (which, in conjunction with how they presented, I assume indicated “female” also) and eight wrote “male.” Eight students identified as “Hispanic,” two as “Mexican/Hispanic,” one as “Mexican,” one as “Hispanic/Latino,” and one as “White/Hispanic.” One student each identified as “Asian: Vietnamese/Chinese,” “Black/ African American,” “Indian (from Asia),” “Caucasian,” and “Native American (Yaqui)” (this last student identified orally as half White and half Yaqui in the interview). Students ranged in age from 18 to 51, with 10 students age 22 or under, 5 students 23 to 26, and three students over 30. Students were almost evenly split with 9 students claiming dependent status and 8 independent status, with the other student selecting independent but clarifying via email that, officially, the institution considered them dependent, but they received no financial support from their family. Six of the students at SSU claimed transfer student status. For economic status, when I included

reported family income and family size, seven students came from families over 200 percent of the federal poverty line, considered not likely economically disadvantaged, seven came from families below the poverty line, considered economically disadvantaged, and the remaining four came from families that fell between these two. Family size ranged from one (all who indicated a family size of one were independent students) to seven. Reported family incomes ranged from \$0 to \$100,000. The two tables below (Table 1 and Table 2) provide a demographic portrait of each participant. I next discuss how I worked with participants to create the data for the investigation.

Table 1

Demographic Information of Participants at Semi-urban State University

Pseudonym	Gender	Race/ Ethnicity	Year of Birth	Independent / Dependent	Transfer Student	Economic Status ^a
Cindy	Female	Hispanic	1993	Independent	Yes	>200
Mattis	Male	Mexican/ Hispanic	1994	Independent	Yes	>200
DJ	Male	Native American (Yaqui)	1967	Independent	Yes	>200
Bob	Female	Indian (from Asia)	2000	Dependent	No	>200
Abigail	Female	Hispanic	1993	Dependent	Yes	APL
Link	Male	Hispanic	1996	Dependent	No	APL
Stanley	"F"	Asian: Vietnamese/ Chinese	1993	Independent	Yes	BPL
Bee	Female	Black/ African American	1996	Independent (officially Dependent)	No	BPL
Roman	Male	Mexican	1988	Independent	Yes	BPL

Santiago	Male	Hispanic	1996	Dependent	No	APL
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Note. ^a “>200” = family income for family size over 200 percent of the federal poverty line; “APL” = above the federal poverty line, but below 200 percent, and “BPL” = below the federal poverty line

Table 2

Demographic Information of Participants at Local City College

Pseudonym	Gender	Race/ Ethnicity	Year of Birth	Independent / Dependent	Economic Status ^a
Chico	Female	Mexican/ Hispanic	1999	Dependent	>200
Peter	Male	Hispanic/ Latino	1992	Independent	BPL
Jose	Male	Hispanic	1997	Dependent	BPL
Maria	Female	Hispanic	1997	Independent	BPL
Cindy	Male	White/ Hispanic	1998	Dependent	APL
Sierra	Female	Hispanic	2000	Dependent	BPL
Miotto	Female	Caucasian	1981	Independent	>200
Jeri	Female	Hispanic	1997	Dependent	>200

Note. ^a “>200” = family income for family size over 200 percent of the federal poverty line; “APL” = above the federal poverty line, but below 200 percent, and “BPL” = below the federal poverty line

Data Creation and Analysis

Data Creation

Data creation occurred almost entirely through semi-structured individual interviews, both face-to-face and via email, although a small quantity of data were generated by a short demographic survey, a common process in qualitative research of ED students’ higher education experiences (e.g., Aries, 2008; Hollifield-Hoyle, 2012; Hopkins, 2014; Kim, 2014), and visits to the participants’ campuses, as well as my

personal research notes. For the research to represent the life-world of ED students, qualitative methods such as interviewing are vital.

You could measure poverty by counting the dollar income people earn, before taxes. But you would learn little about how people survive on their income, whether they share apartments with boarders, whether they fix the plumber's car in exchange for plumbing services, or whether they eat at relatives' houses at the end of the month when they run out of money. (Rubin & Rubin, 2005, p. 2)

Interviews reflect an individual's life-world, and their "purpose is to describe and understand the central themes" (Kvale, 1983, p. 174) of that world. Additionally, "at the root of in-depth interviewing is an interest in understanding the lived experience of other people and the meaning they make of that experience" (Seidman, 2013, p. 9). Given the phenomenological framework and subject matter, interviews fit in addressing the stated research questions.

I relied on semi-structured interviews, appropriate for me to collect data on a particular phenomenon (Maxwell, 2005), and, for "depth, nuance, complexity and roundedness in data," (Mason, 2002, p. 65) I relied on flexible questioning (Rubin & Rubin, 2005). I administered face-to-face interviews in a conversational style (Brinkmann & Kvale, 2015; Dewalt & Dewalt, 2002; Hermanowicz, 2002; Rubin & Rubin, 2005) focused on eliciting student narratives (Brinkmann & Kvale, 2015; Connelly & Clandinin, 1990; Murray, 2003; Polkinghorne, 1995; Riessman, 2008). I planned interviews to span 60–90 minutes (Burgess, 1984; Hermanowicz, 2002).

Due to institutional review board and recruitment issues, initial face-to-face interviews took place at a variety of times during the academic year. For most students at SSU, initial interviews occurred near the end of winter quarter, 2018, with one occurring over spring break and one at the beginning of spring quarter, 2018. LCC is a semester institution, and the first batch of first interviews took place mid-way through spring semester, 2018. The second batch of first interviews occurred in early-to-mid fall semester, 2018. Second face-to-face interviews for SSU students took place near the end of spring quarter, 2018. Second interviews for all LCC students took place in early spring semester, 2019. In between the two interviews, typically about one month after the first face-to-face interview, I engaged with participants in an email interview process. For the first group of LCC students, the email interview was delayed due to institutional review board complications. The purpose of the three-part interview process was to gain familiarity with students and achieve trust to encourage them to share their experiences and perceptions with me. This also establishes long-term involvement (Maxwell, 2005), common among the relevant research (e.g., Aries, 2008; Aries & Seider, 2005; Bergerson, 2007; DeVries, 2013; Kinsley, 2014; Longwell-Grice, 2003; Primack, 2013; Schwartz et al., 2009; Stuber, 2011a).

Face-to-face interviews took place at a neutral location on the student's campus, typically in the student center, with the exception, by request, of one student whose initial interview took place at a local coffee shop and second interview took place at their home. Almost all interviews occurred in semi-public areas, with one interview occurring in a private study space in an academic center. I offered students the opportunity to move to

more private locations but no participant stated a concern regarding location. I created and used interview guides (Appendix D) based upon the tenets of capabilities and financial capital theories and structured in consideration of the narrative nature of the research (Berg, 2001; Brinkmann & Kvale, 2015; Burgess, 1984; Hermanowicz, 2002; Mason, 2002; Rubin & Rubin, 2005; Seidman, 2013). The guides included questions that related to any demographic information needed (Lichtman, 2013; Mason, 2002), topical areas to explore (Berg, 2001; Hermanowicz, 2002; Lichtman, 2013), and specific examples of questions in each topic (Berg, 2001; Lichtman, 2013). However, I relied upon these as guides and did not follow them rigidly (Hermanowicz, 2002; Rubin & Rubin, 2005; Seidman, 2013). The guides also included reminders for the start and closing of the interview, including my asking participants if they have “anything to add?” (Brinkmann & Kvale, 2015; Lichtman, 2013; Rubin & Rubin, 2005). I thanked participants at the end of the interviews (Hermanowicz, 2002; Lichtman, 2013).

I used an email-based interview process between the face-to-face interviews. Scholars show that relying on email interviews is an effective alternative to face-to-face interviews (Meho, 2006). Email interviews have drawbacks, including a delay in response, confidentiality concerns, the loss of participant non-verbal cues, and the ability for the researcher to clarify or probe immediately (Meho, 2006). However, “the quality of responses gained through online research is much the same as responses produced by more traditional methods” (Meho, 2006, p. 1291), and an email process has several benefits including cost, efficiency, reduction in participant reaction to interviewer non-verbal cues, greater participant disclosure of sensitive information, lack of time pressure

on the participant to respond, the opportunity for the participant to complete the interview at the location of their choice, and empowerment of participants due to more control over the interview process (Meho, 2006). Due to the combination of advantages and disadvantages, Meho (2006) recommends a mixed-mode interview investigation, such as I used here, a method used by other scholars (e.g., Henfield, Owens, & Witherspoon, 2011). I followed the recommendations in existing scholarship and ensured that I sent clear questions, provided instructions on completing the email interview process, including notes about there being “no wrong answers” and that correct grammar and spelling were unimportant, and sent a reminder about one week before reasonable due dates. I also followed up after deadlines requesting completion of email interviews not yet returned. The mixed-mode method of interviewing allowed me to prepare the participants for the email interview at the end of the initial face-to-face interview, where I provided expectations and answered participants’ questions, and followed-up on questions regarding the participants’ emailed answers in the final face-to-face interview.

Interview questions focused on eliciting stories of the economic situation of the students and their families and how that situation affected the students’ collegiate experiences and ability to persist. To connect with capabilities and financial capital theories, I related questions to the role of money in family and college life, information about possessions and material deprivation experiences, and familial and institutional support (or lack thereof) related to financial needs for students’ continuation in higher education. I then connected the situations described with the students’ representations of their postsecondary experiences and the role the economic situations had in assisting or

challenging students' ability to persist. As I am familiar with more technical terms related to education, I used terms that were relatable and meaningful to participants (Berg, 2001; Brinkmann & Kvale, 2015; Burgess, 1984; Hermanowicz, 2002; Mason, 2002; Rubin & Rubin, 2005). I also prepared a variety of explorative questions (Berg, 2001; Brinkmann & Kvale, 2015; Dewalt & Dewalt, 2002; Rubin & Rubin, 2005; Seidman, 2013) such as "Tell me more" and "What happened next?"

In the interview process, rapport and trust were essential, especially as the participants could have seen me as an authority figure (Fontana & Frey, 2005; Rubin & Rubin, 2005). Much of the rapport building took place during the introductory portion of the interview. I introduced myself and my role (Rubin & Rubin, 2005), why I was researching the topic and what I was studying (Brinkmann & Kvale, 2015; Burgess, 1984; Hermanowicz, 2002; Lichtman, 2013; Rubin & Rubin, 2005), and the interview process (including recording, time frame, and expectations) [Brinkmann & Kvale, 2015; Burgess, 1984; Lichtman, 2013]. I reiterated confidentiality steps (Brinkmann & Kvale, 2015; Burgess, 1984), any risks and benefits (Brinkmann & Kvale, 2015; Hermanowicz, 2002), and obtained informed consent (Brinkmann & Kvale, 2015; Lichtman, 2013; Seidman, 2013). I reminded students of the voluntary nature of their participation (Rubin & Rubin, 2005). I ensured that I provided participants their rights including the ability to withdraw and provide me with consent before I recorded interviews (Brinkmann & Kvale, 2015; Hermanowicz, 2002). Additional rapport included my chatting with participants, including asking about their day and sharing small stories about myself

(Berg, 2001; Fontana & Frey, 2005; Hammersley & Atkinson, 2007; Lichtman, 2013; Moustakas, 1994), but I took care to keep formal distance (Seidman, 2013).

I audio recorded face-to-face interviews as “we need the words of the people who speak them in order to meaningfully share those people with others” (Hermanowicz, 2002, p. 497); this is a vital part of interviewing (Rubin & Rubin, 2005; Seidman, 2013). Face-to-face interviews were transcribed verbatim (Brinkmann & Kvale, 2015; Burgess, 1984; Rubin & Rubin, 2005).

Data Analysis

Initial data analysis occurred during data creation, but I conducted the bulk of analysis after completion of the final interview. Continuing with the narrative inquiry vein, I applied narrative analysis to the data. Narrative analysis, data presented in a storied manner, takes advantage of a natural human method of understanding and making meaning of experiences (Bochner & Riggs, 2014; Clandinin & Connelly, 1994; Connelly & Clandinin, 1990; Flyvbjerg, 2006; Langellier, 1989; Ollerenshaw & Creswell, 2002; Polkinghorne, 1995; Richardson, 1988; Riessman, 2008; Worth, 2008). “The principal attraction of narrative as method is its capacity to render life experiences, both personal and social, in relevant and meaningful ways” (Connelly & Clandinin, 1990, p. 10). However, narrative analysis is not a set, rigid method. Narrative analysis involves the review of how other scholars have completed their research and adaptation of it to a particular situation (McCormack, 2000a). Qualitative scholars consider narrative analysis and case studies separately (i.e., Brinkmann & Kvale, 2015; Lichtman, 2013; Merriam, 2009), yet they are linked (Flyvbjerg, 2006). In my research, stories were the cases or

units of analysis (Murray, 2003; Riessman, 2002; 2008). I employed narrative analysis that combined the concepts of collective case studies or “composite” narratives and McCormack’s (2004) “storying stories” process.

“Paradigmatic” or typical cases provide “general characteristics” (Flyvbjerg, 2006, p. 232) of the situation studied, yet it can be difficult for researchers to identify these cases. A collective method, where a scholar creates a composite narrative from multiple individual narratives, assists scholars with this (Richardson, 1988; Thompson, 1994; Todres, 2007). Composite narrative analysis creates “a ‘typical’ narrative as a richer, more condensed and coherent story than the scattered stories of single interviews” (Brinkmann & Kvale, 2015, p. 254). Narrative assists readers in connecting with the lived experiences of participants and balances the consideration of texture and structure (Todres, 2007; 2008; Wertz et al., 2011). Wertz and colleagues (2011) consider collective narrative analysis a form of interpretive phenomenology that leads to a “discovery of what matters” (Wertz et al., 2011, p. 2). Researchers who create the collective story to represent a typical case do not determine statistical commonalities. Instead, they rely on rich description to allow scholars and readers to determine if the case presented fits their own situation (Dubois & Araujo, 2007; Flyvbjerg, 2006; Riessman, 2008). Composite narratives are particularly useful for presenting the voices of marginalized groups while also protecting individual participant identity (Solórzano & Yosso, 2002; Todres, 2007). One challenge in my research was to determine the number of collective cases involved. Researchers who use composite narrative occasionally determine they need multiple composites to represent the data (e.g., Eerola & Mykkänen, 2015; Kouyoumdjian,

Guzmán, Garcia, & Talavera-Bustillos, 2017; Lawthom & Kagan, 2016; Lyle, 2013; Ramdawar, 2016; Stevens, Hall, & Meleis, 1992). Since I interviewed students who fell within separate income categories at both a community college and comprehensive university, it follows that I could have had several separate cases. In my review of the data, I discovered which voices across cases were similar enough to combine and three separate cases coalesced. In addition, as I reviewed themes and other demographic information, such as race, I determined that, while other identities clearly affected the financial and collegiate experience, they required no separate cases. Additionally, as part of my data analysis, I noted voices or themes explicitly that did not fit with the composite narratives I present.

Though McCormack would not likely recommend a composite narrative, I modified McCormack's method of storying stories due to its detailed listing of steps, especially beneficial for a novice scholar. McCormack (2004) also suggests that her method keeps the context, language, and interactional nature of the interview throughout the analysis and keeps the life of the participants vibrant and authentic. Important due to the co-constructed nature of interview data (Bochner & Riggs, 2014; Clandinin & Connelly, 1994; Connelly & Clandinin, 1990; Murray, 2003; Polkinghorne, 1995; Riessman, 2008), storying stories also includes the researcher as part of, but not the main focus of, the analysis (McCormack, 2004). This method mirrors those of Marshall and Case (2010) and Ollerenshaw and Creswell (2002) and involves researchers reviewing stories told by participants, considering multiple lenses, then recombining stories to create a final narrative. This process, originally utilized with individual participants, suits

researchers who create collective narratives and provides a framework within which other analytical methods may be used. I used this creation of narratives as my primary analytical method.

Researchers who combine individual stories into a collective narrative are uncommon (Eerola & Mykkänen, 2015). However, recent scholarship has used methods suggested by Richardson (1988), Wertz and colleagues (2011), and Todres (2007) and the counterstories method outlined by Solórzano and Yosso (2002) specifically for use with Critical Race Theory. The process begins with researchers obtaining a thorough understanding of the literature. Scholars combine immersion in the data, through transcription and re-reading of transcripts, and note personal emotional responses or the “felt sense” (Todres, 2007). They then find commonalities and typified events; they look for convergence between the individual narratives in an iterative, reflexive process (Borgman, 2005; Bush, Silk, Porter, & Howe, 2013; Cann & McCloskey, 2017; Cook & Dixon, 2013; Eerola & Mykkänen, 2015; Fry, 2016; Hartley et al., 2014; Lawthom & Kagan, 2016; Lyle, 2013; Mead, 2013; Morgan, 2015; Nelson, Mark, Mactavish, & Ruby, 2014; Patton & Catching, 2009; Rath, 2015; Solórzano & Yosso, 2002; Stevens et al., 1992; Todres, 2007; 2008; Villalpando, 2003; Wertz et al., 2011; Zhao, 2016). At several points during the process outlined below, I began with considering the stories individually, then examined them for common elements to combine as noted above.

McCormack divides storying stories into two stages: creating interpretive stories and creating the personal experience narrative. Scholars develop an interpretive story beginning with creating the “middle” of the story first (McCormack, 2000a; 2000b;

2004), out of the stories told by the participant. As soon as feasible after interviews, I performed a transcript review and noted my emotional response (Todres, 2007) and interesting segments (Richards, 2009). Later, I identified and titled stories (McCormack, 2000a; 2000b; 2004). McCormack's next step involves selecting stories related to the "plot"—in my investigation, when students related their economic experiences—and organizing them in temporal order. I began by reviewing individual stories, then considered the commonalities between them (Dowd et al., 2013; Richardson, 1988; Wertz et al., 2011) and considered the number of cases the data represented.

McCormack then suggests that scholars review the transcript through other lenses, particularly context, language, and moments (McCormack, 2000a; 2000b; 2004), similar to Riessman's (2002; 2008) suggestion of relying on multiple perspectives in reviewing stories. In addition to McCormack's suggested lenses, I incorporated other forms of narrative analysis, such as performative and thematic analysis.

For the researcher, the understanding and incorporation of context are vital in carrying out narrative analysis (Baxter & Jack, 2008; Bochner & Riggs, 2014; Clandinin & Connelly, 1994; Connelly & Clandinin, 1990; Flyvbjerg, 2006; Langellier, 1989; Marshall & Case, 2010; McCormack, 2000a; 2004; Murray, 2003; Polkinghorne, 1995; Richards, 2009; Richardson, 1988; Riessman, 2002; 2008; Solórzano & Yosso, 2002; Todres, 2007). For McCormack (2000a; 2000b; 2004), echoed by Marshall and Case (2010), Murray (2003), and Riessman (2002; 2008), context encompasses both the broader culture of the participant's world and the situation of the interview. Narrative analysis also examines language use. Following McCormack (2000a), I considered what

was said, how it was said, and what was not said. For what was said, I looked for how participants described their relationship with society, frequently used words, assumptions, space words (“uh”), segments that signaled specific knowledge, words related to the research questions, and “words participants use to talk about their self-image, relationships, and their environment” (McCormack, 2000a, p. 291). In exploring how participants spoke, I considered the use of active and passive voice, speech types (such as questioning or commanding), use of pronouns regarding self, “repetition, false starts, and hedging” (McCormack, 2000a, p. 292), and use of imagery. Finally, what is not said mirrors Murray’s (2003) “paralinguistics,” and for my investigation included noting periods of silence and “tone, speed of delivery, inflections, emotions, volume, and hesitations” (McCormack, 2000a, p. 292). I also reviewed interview transcripts and noted “moments.” Moments are points of the narrative that shape the story being told (McCormack, 2000a), and scholars include the same or similar concepts in their narrative analysis (Marshall & Case, 2010; Murray, 2003; Riessman, 2002).

Along with McCormack’s suggested lenses, I carried out performative and thematic analysis. Performative analysis comes from the concept that stories are not the telling of a truth but instead the participant creating and sharing a particular identity with the researcher (Bochner & Riggs, 2014; Langellier, 1989; Riessman, 2002; 2008). Performative analysis also focuses on the language used, but specifically examines the “dramatization” of the story (Riessman, 2002; 2008). I examined use of direct speech (when a storyteller quotes what others said in a story), asides, repetition, expressive sounds, and alternation of tense. Richards (2009) guided my thematic analysis. Thematic

analysis is the common qualitative method of coding and theming (Bochner & Riggs, 2014; Clandinin & Connelly, 1994; Riessman, 2008). Richards suggests three types of thematic coding: descriptive, topic, and analytical. I employed all three and used Atlas.ti software. When possible, I used both ‘in vivo’ categories and categories stemming from prior theory (Berg, 2001; Brinkmann & Kvale, 2015; Lichtman, 2013; Maxwell, 2005; Richards, 2009; Rubin & Rubin, 2005; Seidman, 2013). For capabilities theory, I identified themes that include what students value and their descriptions of their internal capabilities, external factors that promote or inhibit achievement, freedom of action and choice, empowerment, autonomy, satisfaction, and what these students see as possible (Cornelius & Skinner, 2008; Nussbaum, 2006; Sen, 2006; Van Ootegem & Verhofstadt, 2012). For financial capital theory, I examined how they discussed their and their household’s economic resources, such as income, savings, and assets, as well as how they discussed their “ability to purchase” life and educational needs and benefits and their ability to afford college (Engberg & Allen, 2011; Massey et al., 2003). My use of the various lenses and analytical frames provided multiple perspectives from which to gauge the meanings students made of their financial experiences.

The above, a reflexive and recursive process, represented the bulk of the analytical work (Lichtman, 2013; Rubin & Rubin, 2005; Seidman, 2013). When I completed this portion of the work, I followed McCormack’s plan of using that information to augment existing stories in the narrative or to add additional stories that evolved from the analytical process. The lenses above provided another method of determining the number of cases involved, and I began separating the stories by “voice”

and “situation.” I reconsidered those stories not selected earlier in the process, akin to methods that consider disconfirming evidence and story divergence (Dowd et al., 2013; Riessman, 2008; Richards, 2009). With unused stories, I determined, after the larger analytical investigation, if they contributed to or augmented existing stories, or if they provided an alternative that needed to be shared or considered.

A final step for scholars in creating the interpretive story involved checking with participants, a method of enhancing qualitative validity (Baxter & Jack, 2008; Connelly & Clandinin, 1990; Richards, 2009). McCormack (2004) provides five questions to ask of participants that I adjusted to have participants reflect on the collective stories rather than their individual ones, what resonated with them, and if anything seemed incompatible with their perception of how similar students would describe their experiences. Other scholars who employ composite narratives have conducted member checks and have noted that these assist to validate the “realness” of the composite (Borgman, 2005; Lyle, 2013). I incorporated responses into the story, not necessarily directly, but by indicating how their responses affected my interpretations and reflections. I used member checks with caution, as researchers can assume that the members know and understand the phenomena (Mason, 2002) and “although member checking can inform a researcher’s judgment, it cannot substitute for it” (Seidman, 2013, p. 120).

As seen above, the bulk of the analysis in storying stories comes in creating the “middle” of the stories. The next step adds the beginning and end (McCormack, 2004). The beginning provides an orientation to the reader: the where, when, and who of the participants and interview and relevant background information regarding the researcher,

to prepare the reader for what follows. I have covered some of this information in this chapter but will augment as necessary in Chapter Four. At the end of the story, I present participant and researcher feelings and reactions to the story, as well as suggestions and predictions for the future. I will incorporate these elements in Chapters Five and Six. This structure of beginning, middle, and end fits into story element requirements provided by other scholars (Merriam, 2009; Ollerenshaw & Creswell, 2002; Polkinghorne, 1995; Worth, 2008).

Given that interviews took place over time, a final step in the storying stories process combined the existing interpretive stories into a “personal experience narrative” (McCormack, 2004). McCormack suggests temporal ordering of interpretive stories. McCormack also suggests considering an “epilogue” composed of additional reflection by the researcher on the experiences and meaning gleaned from the interview and linking what was learned to existing scholarly research. As a final step, I also considered the effect of creating a collective story rather than presenting individual narratives.

I used the information gathered, the data analysis, and reflections upon the process to form the final composite narratives. Previous composite narratives in the scholarly literature provided little information on the way in which researchers created the composite: they omitted the methodological process (e.g., Bell, 1996; Delgado, 1995; Rochlin, 1997). Recent literature has provided more information on methods used by scholars in composing composite narratives (Cann & McCloskey, 2017; Eerola & Mykkänen, 2015; Fry, 2016; Hartley et al., 2014; Hayes & Juárez, 2009; Kortegast, 2017; Larsen, 2016; Lawthom & Kagan, 2016; Lyle, 2013; Mead, 2013; Morgan, 2015; Nelson

et al., 2014; Patton & Catching, 2009; Ramdawar, 2016; Solórzano & Delgado Bernal, 2001; Solórzano & Yosso, 2000a; 2000b; 2001; 2002; Todres, 2007; Villalpando, 2003). Researchers typically write composite narratives as first-person narratives: They keep the story grounded and relatable. An introduction provides the setting and background of the protagonist, including a name. The main character then discusses their actions relevant to the plot (finances and college experience in this investigation), including specific details such as the cost of a cup of coffee (e.g., Cook & Dixon, 2013). The protagonist also expresses their thoughts and feelings, and therefore provides a deep and rich experience for the reader. To keep as close as possible to the voices of the participants, I used direct quotations to create the composite narrative, complete quotations when possible (Morgan, 2015), or, alternately, with paraphrasing and linking text. I rely upon italics to separate out added words from direct quotations in the text (Cann & McCloskey, 2017; Cook & Dixon, 2013; Eerola & Mykkänen, 2015; Fry, 2016; Griffin, Ward, & Phillips, 2014; Kortegast, 2017; Larsen, 2016; Nelson et al., 2014; Zhao, 2016).

Following the composite narratives, in Chapter Five I reflected on how the themes present in the narrative mirror information found in the literature (e.g., Borgman, 2005; Eerola & Mykkänen, 2015; Freeman, Mathison, & Wilcox, 2006; Fry, 2016; Mead, 2013; Morgan, 2015; Ramdawar, 2016; Rath, 2015; Zhao, 2016). I considered how the data fit with financial capital and capabilities theories. This chapter uses individual quotations from and observations of participants. Commonly, scholarship that uses composite narratives does not include discussion of voices that do not fit the dominant or typical narrative(s). To ensure that I did not lose or ignore student voices, I presented alternate

perspectives from the participants in this section. I reminded the reader that the composite is interpretive and constructed and not a representation of all student financial situations (Eerola & Mykkänen, 2015; Larsen, 2016; Mead, 2013; Morgan, 2015; Nelson et al., 2014; Rath, 2015; Todres, 2007).

Considerations for Analysis

Data Reporting

In considering how to best provide detail, I determined how and what to report by the data gathered, and along with the composite narratives I include multiple methods of display such as tallies and summaries (Berg, 2001; Brinkmann & Kvale, 2015; Mason, 2002). While I present data through the composite narratives predominantly, I also include participant quotations, including context and my interpretation of meanings, in the analysis following the narratives (Brinkmann & Kvale, 2015). In Chapter 5, I present quotations in written style, with repetitions and short phrases such as “uh,” “you know,” “sort of,” “I mean,” and “like” removed for readability (Brinkmann & Kvale, 2015) [e.g., Aries, 2008]. These methods of reporting data aim for “thick description” (originally from Geertz, as noted by Berg, 2001, and Brinkmann & Kvale, 2015) to allow scholars, policy makers, and practitioners to consider if my findings translate to other contexts. This supports the trustworthiness of the investigation, which I address in the next section.

Ethical and Trustworthiness Considerations

Throughout the research project, I kept ethical considerations in mind as research, interview-based research in particular, is moral in nature (Brinkmann & Kvale, 2015). This included weighing harm versus benefit and presuming no serious harm (Berg, 2001;

Lichtman, 2013; Rubin & Rubin, 2005). I submitted my research to institutional review boards at my educational institution and at both institutions that I used as research sites. Both in writing and orally, I obtained informed consent. Through the use of pseudonyms and composite narratives, as well as data protection, I protected participant privacy. For every interview, I reiterated the voluntary nature of the process. These steps are all recommended by the scholarship on qualitative research. (Berg, 2001; Brinkmann & Kvale, 2015; Lichtman, 2013; Mason, 2002; Moustakas, 1994; Rubin & Rubin, 2005). Given the societal imbalance in power between myself and my participants, it was imperative that I kept ethical processes in mind (Berg, 2001; Brinkmann & Kvale, 2015; Mason, 2002; Seidman, 2013). I clarified the what and why of my research and limited intrusiveness in scheduling and location of the face-to-face interviews and in questioning (Seidman, 2013). I also provided payment, both as an incentive to participation but also as compensation for the time provided.

A problem arose in my research related to institutional review boards. At my institution and at SSU, the institutional review board process, while long, proceeded as expected. At LCC, I could not find any information related to an institutional review board and struggled to contact staff to determine if one existed. Eventually, staff in the Academic Affairs office at LCC informed me their campus did not have a human research subject review process and provided me approval to conduct my investigation. They required only a conversation with the Vice President of Student Services. I completed that conversation, during which the Vice President reiterated the lack of an institutional review board, and began my research process. When my initial recruitment

resulted in only three responses, I contacted several departments on campus and requested assistance. One of those departments provided contradictory information regarding the human subjects' research approval process, and the staff who had approved my research previously reached out to instruct me that they had been incorrect and I would need to complete an institutional review board process. They then provided me with appropriate connections to do so. This occurred after the initial face-to-face interview with three students. I was unable to continue with the research protocol with those students at the time but informed them of the situation. Once I obtained final approval for the research, I re-contacted the first group of students and began new rounds of recruitment.

I took into account confidentiality and privacy throughout the process. While none of my students stated a concern regarding the privacy of data, even those who identified as undocumented, for participant security I used pseudonyms for participants and other identifiable individuals and locations (Burgess, 1984; Rubin & Rubin, 2005). I offered students the opportunity to provide their own pseudonym, within reason (I asked one participant to consider a different pseudonym as they originally provided a comical name, but chose to allow participants to suggest pseudonyms which may not traditionally be associated with the gender they identified). I designed the storage process for files to ensure protection of the data and participant information (Berg, 2001; Brinkmann & Kvale, 2015), and I separated participant identity from files and used password protection on machines and with files. For data dissemination, I considered "confidentiality, privacy, deception and harm" (Burgess, 1984, p. 203). I took steps to ensure

confidentiality (Berg, 2001; Lichtman, 2013; Mason, 2002; Moustakas, 1994; Rubin & Rubin, 2005), prevent misuse of research data (Burgess, 1984), and understood that I may not have been able to use all data gathered (Mason, 2002). For example, with the two students who stopped communicating with me after the first interview, I did not use their data during analysis, as they had not provided me with explicit permission to do so. I also provided a clear description of possible effects to participants (Brinkmann & Kvale, 2015; Burgess, 1984; Mason, 2002).

Along with ethical considerations, my data analysis process also kept qualitative validity in mind. While not quantitative validity, qualitative research needs to demonstrate its strength and quality (Brinkmann & Kvale, 2015; Kvale, 1983; Mason, 2002; Maxwell, 2005), including “adequate and appropriate information for readers to reexamine and assess a researcher’s assertions and interpretations” (Freeman et al., 2007, p. 28), establishing “credibility” (Levin, 1994). I shared rich descriptive data about the phenomena studied (Berg, 2001; Brinkmann & Kvale, 2015; Freeman et al., 2007; Maxwell, 1992; 2005; Rubin & Rubin, 2005) and showed how the data relate to the research purpose and conceptual framework (Freeman et al., 2007; Howe & Eisenhart, 1990; Maxwell, 1992). I relied on a form of triangulation (Berg, 2001; Burgess, 1984; Eisner, 2003; Lichtman, 2013; Maxwell, 2005), including multiple time data: interviews that occurred at different points in the academic year; multiple locations: a community college and comprehensive institution; and multiple analytical lenses as discussed above in the Data Analysis section. I also employed prolonged engagement (Lichtman, 2013; Maxwell, 2005). Additionally, I ensured that the use of identified direct quotations in the

composite narratives represented the voices of the individual participants (Griffin et al., 2014). The verification methods do not determine overall validity of the data but provide readers more faith in the individual validity of data (Hammersley & Atkinson, 2007).

I also employed three methods of verification. Ethical research practice calls for verification to identify vulnerabilities and inaccuracies in the data (Rubin & Rubin, 2005; Seidman, 2013). I checked my own methods and requested reviews from other researchers (Berg, 2001; Lichtman, 2013). As noted above in the Data Analysis section, I invited participants to check my understanding of their stories (Eisner, 2003; Freeman et al., 2007; Lichtman, 2013; Maxwell, 2005; Moustakas, 1994; Rubin & Rubin, 2005; Seidman, 2013). Finally, I examined the data for negative confirmation and disconfirming evidence (Berg, 2001; Mason, 2002; Maxwell, 2005).

Limitations

Due to challenges in recruitment, I did not have a large pool of interested students from which to select participants purposively: I offered all eligible interested students the opportunity to interview. While, as intended, the resulting group included students who claimed varied identities of gender, age, race, and economic status, including independent and dependent students and transfer and non-transfer students, as compared to the population of the country, and, particularly at LCC, Latinx students were over-represented. Additionally, only two participants identified as being in a committed partner relationship, and only one participant identified as being a parent. Both institutions enroll approximately two-thirds Latinx students, making their level of representation in the investigation reasonable. Additionally, the four qualitative research

studies that focus on student finances and college experiences (Green, 2013; Hollifield-Hoyle, 2012; Matus-Grossman & Gooden, 2001; Rorison, 2014) contain limited perspectives of Latinx students. Conversely, two of the studies (Green, 2013; Matus-Grossman & Gooden, 2001) focus explicitly on parents, and a third (Hollifield-Hoyle, 2012) consists of almost 90 percent participants responsible for dependents. While those voices are missing from my research mostly and are limited in the broader higher education field, this small subset of research does have them represented.

This investigation incorporated only two institutions in geographical proximity, in part a practical consideration (Mason, 2002; Maxwell, 2005). However, it also meant the two institutions had similar policy and cultural environments, and this results in a consistent context for the research, in that considerations of context are part of narrative analysis (Bochner & Riggs, 2014; Flyvbjerg, 2006; Richards, 2009). As this was a phenomenological investigation, I did not intend to provide a representative investigation, but instead aimed for description for policymakers and practitioners to ascertain if the findings would assist them in understanding financial experiences of college and university students (Baxter & Jack, 2008; Dubois & Araujo, 2007; Polkinghorne, 1995). Similar research at other institutions, especially those in less-populous areas, is needed. Additionally, while the multi-level nature of the research was intentional, no participants were involved at a research-level university or any private or for-profit institution. As already noted, I did not intend to perform an analysis of difference and needed to limit the number of institutions to connect with a wider range of students at each institution (Brinkmann & Kvale, 2015; Flyvbjerg, 2006). Due to my having multiple students and

wanting to examine experience in relationship to persistence, I also included only students who pursued degrees. As noted in the literature review, students who attend community college do so with a variety of purposes, many of them not related to attaining a degree. While research (Matus-Grossman & Gooden, 2001) has looked at non-degree seeking students' financial experiences, additional study of this population is warranted in future research.

The Story Continues

I have now presented a summary (Chapter One) and orientation (Chapter's Two and Three) to the narrative of student financial experiences in college and their effects on persistence. I move next to the central action: in this investigation, the analysis of the data created. Chapter Four begins with how I selected and created the collective narratives through identification of three "voices" and three "situations," then the collective narratives developed through "storying" the data from the 18 participants. Following this, in Chapter Five I discuss other analytical information gleaned during the collective narrative creation process. I describe my findings regarding participant meanings and the effects of participants' economic situation on their collegiate experiences and how those results match (or do not) the current literature and theoretical foundations of this investigation. I also provide data which do not fit into the collective narratives presented. Finally, in Chapter Six, I discuss the conclusions from the research and the relevance to scholars, policy makers, and practitioners.

CHAPTER FOUR

COMPOSITE NARRATIVES

This chapter begins with demonstrating what I found with respect to three “voices” and “situations” woven throughout participant narratives (with most narratives containing more than one of each) that were selected for the basis of the composite narratives. It then moves to a brief summary of three fictitious college students who represent these situations and voices, Gioan, Lety, and Christiana. Neither voices nor situations were absolute categories in which I could place participants. Those I selected represented much of the spectrum of experiences participants shared during the interviews. I found the three voices and situations useful for consideration of the participants’ financial stories, the meanings students made of those stories, and the effect of financial situations on participants’ college experience. However, students’ stories overlapped enough to prevent this from being a universally effective method of classifying students.

I began my analysis by attempting to determine how many “cases” of student financial situations my participants presented. However, as I continued my analysis, I found too broad of a spectrum to divide appropriately. The costs participants had and the methods they used to meet those costs varied widely. Additionally, how participants perceived using those methods also varied. For example, on one end of the spectrum of meeting costs, Bob lived at home and her parents took out loans to pay for her education, leaving no expenses for her to have to meet on her own. She expressed frustration with not receiving financial aid but noted that her parents would manage the situation. On the

other end of the spectrum was Maria, who had chosen to leave home and live on her own and her family provided no funds. This left Maria on her own initially to cover all living and college expenses through work. She indicated how stressful this made her role as a college student but noted as well that she had developed skills to persevere. In between Bob and Maria were students who received financial support from family and/or financial aid but needed as well to work for either college or living expenses. Their attitudes toward their ability to meet college costs ranged from Cindy's confidence to Link's ambivalence.

Five students demonstrated they had enough financial support that they did not need to work to meet college and living expenses. I call this group "Externally Supported" for convenience. Gioan's composite narrative reflects this financial situation. Four students needed to work substantial ongoing hours to cover college or living expenses or provide money to their family. I chose to identify this group as "Substantial Work" students and their stories are replicated mostly in Lety's composite narrative. The remaining students all worked, but either they worked moderate part-time hours and only occasionally worked substantial hours, or they worked substantial hours for reasons other than paying to afford college expenses. I call these students "Jumbled Support" to represent the variety and inconsistency of methods that they used to cover expenses. Christiana's composite narrative best captures their experiences.

Along with the way that participants met expenses, how they portrayed the interaction of finances and education also varied but were best represented by the three voices used in the composite narratives. While this overlapped with the students'

situations, the two did not quite align. In the main, one third of participants expressed a view that their economic situation did not affect their education. Four of these students were part of the “Externally Supported” group. The other two students did work but emphasized that individual effort led to better grades and college completion and those were not affected significantly by the student’s financial situation. I call this group “Merit” students, and their perspective is most often found in Gioan’s composite narrative. The remaining students all expressed that their financial situation caused struggles in their educational experience (no participant noted that their financial situation provided them predominantly benefits in their education). While these students all expressed frustration with financial challenges and pointed to their agency in responding to those challenges, they tended to focus more on either the former or the latter. Participants who focused on the former hoped that their situation would change (although this was not exclusive to this group). Five of the six students I assigned to this group were part of the “Jumbled Support” group. I term these “Frustrated” students. Christiana’s composite narrative reflects their experience. The last group of six students expressed their agency when they discussed their struggles. All but one (Johnny) of the Substantial Work students were in this group. I named this group the “Resilient” students. These students’ viewpoints are represented most commonly in the Lety composite narrative.

My investigation intended to discern the financial stories students would share regarding their college experience, the meaning the students made of those stories, and the effects those stories had on the students’ college experiences. The words of the

participants themselves and a narrative format serve this purpose (I explicate my specific findings in the following chapter) as “[s]torytelling is the means by which we represent our experiences to ourselves and to others” (Bochner & Riggs, 2014, p. 197). The narratives use the participants’ words when possible, providing the students with the opportunity to tell their own stories. While stories have been combined into the composite narratives and altered slightly for grammar and diction, I was careful to keep the plot and intent in line with the stories participants conveyed in interviews. Sections in italics are portions I added for structure or consistency purposes.

Marine. Mexican American. Poor. Athlete. Parent. Partner. Undocumented. Lesbian. First-generation. Black. Immigrant. Child of immigrants. Hispanic. Returning after work. Middle-class. Counselor. After-school leader. Hindi. Indigenous. Male. Straight from high school. Woman. World-traveler. Vietnamese. Older. And more. The 18 students I interviewed claimed a wide variety of identities. Their stories are diverse and all in full could individually shed light on finances and student experience. Yet there is overlap, and themes and repeated meanings are evident. The following three composite narratives provide an orientation to the financial stories students shared and the meaning they made of their situations.

Gioan is a traditionally aged student who came to Semi-urban State University (SSU) directly from high school. Financially, his college has been covered primarily by financial aid and scholarships, with some assistance from his parents, although the family has begun taking out loans to cover costs of living on campus. Gioan’s family has had some financial struggles, but his perspective is that a student’s financial situation

(including his own) does not affect their educational situation. Lety is a traditionally aged student who worked for about a year before beginning higher education at a community college: Local Community College (LCC). Her family's income has been inconsistent, but just high enough that she receives no financial aid, and just low enough that she does not receive financial support from her parents. She works a considerable number of hours to pay for her college and expenses. She experiences stress over a number of financial challenges but tends to view them as character-building or skill development. She has confidence in long-term positive outcomes and takes actions to take control of her situation. Christiana is an older student at 30 years old studying at SSU after transferring from ten years of off-and-on study at LCC. Her single mother supports their family of four with multiple jobs, and Christiana receives financial aid to cover most of her current tuition and most fees. She has also worked, sometimes significant hours, during most of her college experience to cover other expenses and help out her family. Her financial situation, which she sees as unjust, causes anxiety and struggle. Mostly, she wants her situation to change.

Gioan: It's Up to You How Much You Can Do

Although finances have gotten a little more challenging this year, things are actually stable enough in my family and I feel I've finally gotten comfortable, though you can never be sure what's next, but really your choices and your effort will make the difference in how things turn out.

So, my family has struggled a lot since my family wasn't born in the U. S. and came here with nothing and moved in with my uncles. Jobs were not permanent and my

mom has mostly been a stay-at-home mom and my dad has always been working. So, only having one parent working has sometimes been a struggle for all of us because there's bills; there's always all these types of things you have to pay. We originally lived in Orange County, but we moved over here in Sunnydale and I definitely remember knowing that my parents were going through a tough time because there was a recession. I think it was . . . where my dad works in landscaping and it's not a stable thing. So, I definitely remember bills getting pretty bad. So, my mom would be working at a Subway restaurant or something, and we would be making below minimum wage, right? The instability was over a year and I remember one time we got our Christmas tree really, really late. My dad is always getting it at the beginning of December, but they're pretty pricey so we got it on the same week of Christmas. You could tell there was less Christmas presents but we got through it. I know it was, the tree was late, but I mean it got there, nonetheless and you go with it and you're not disappointed and you're "It's fine. It's totally fine." After that, it wasn't that bad, actually. He did get several permanent jobs which means it was kind of easy to work with. His business is slowly growing because he's moving towards not only landscaping, but construction as well so I guess the income is trying to get a little bit better for my dad.

One of the biggest influences was seeing the struggles my family has gone through which encouraged me to really continue my education and then really go straight from high school to college. So that was one of my biggest motivations to continue my studies was looking at my own family—my dad, mom, and then family members from Vietnam—looking at how hard they work and many times, they're not paid enough. And

[Gioan's narrative continues] my parents have been pushing to just stay in school So there's no push to get a job right away. Because my dad has a landscaping business, my middle school summer, he would tell us to put his business cards in every door. He would always try to be, "But I'll get you a donut in the morning" and I was, "It's not the same. I don't want to wake up in the morning at six or five in the morning." So that was my literally like glimpse at a job, but I never had the job aside from that because I'm not really interested in money. I don't really like asking my parents for money, even in high school, if they gave me money, you were like, "No, I'm good." *As things got better*, if you needed something, if you needed new shoes, you would just ask them, "I need new shoes," but you knew that they can afford it. I don't really care for money at the moment. You find happiness elsewhere.

Something that my dad emphasized from the beginning was "If you don't want to work with your back in the sun like I am, you've got to use your brain then. That's the other tool you can use," and so that's why it's definitely always been college, college, college. College gets you a better standing, a better career, a better life. I applied to all the UCs, I applied to all the Cal States and I got accepted into all the Cal States, I got accepted to a few UCs and I was very happy. But you want something close to home so that's what it was based off of. So it can be easier for me, I would say. *Though, if we had had more money*, I wouldn't even probably be here because I might be at UC Berkeley or USC, most likely, but I still don't say it changes anything because *even* if you go to a different college, you're still going to be interacting with the same people you're with. Even though you don't have a lot of money, it's either you go there or you don't. Other

colleges have the same experience I believe and it wouldn't really change much. Well, I'm at Semi-urban State University, *but as I said* I've looked into Berkeley and USC and it's different *because of location*. You're not going to have the same experience because they have much more opportunities related to STEM and I feel the location that they live in, it's so ideal for . . . I don't know. They're next to so many great internship opportunities and it's much more difficult for you to find opportunities here that are going to be okay.

But I'm here now. Before my first year, I actually was fortunate to go to the summer session that they had here which was free dorm where they give you the opportunity to do some classes to see how it is, how students would like it if they lived out here. I did like that and it was great because it felt how college would be, how . . . what I was expecting. It was me being independent, because I've never been out of the house. I've always lived with my parents. Went over here with a friend; we moved in; we had a check-in and it was a welcome, a welcome day. No family because I actually wanted to be on my own.

The financial aid has really helped me a lot, for everything. *For my first couple of years*, all my expenses actually, it all covered it though there have been some things that you had to pay out of pocket, but they were minimal \$30, \$40. The financial aid has . . . thankfully, it has been there and has helped me all the way through so far for my college. Everyone I believe should get at least a chance to come to college regardless of their financial status since there's a lot of help for students and . . . you have a lot of Cal Grants and stuff like that. Maybe a lot of people can't really afford it but at least you

[Gioan's narrative continues] always try to get financial aid since that really helps. For me, I can't really afford it in the actual life, but thankfully I am affording it because of financial aid. The students around here should actually do the effort to go to college and community college even if you don't get any aid, it's not that expensive, probably \$400 depending on the units.

I get the Pell *and Cal* Grant from the school, so that's 100 percent my tuition paid for and I was seeing how FAFSA actually works. There's actually more process to it, even after you get FAFSA because it's not easy for you to really get it until you follow all the other processes. *This year I'm taking* out loans to live on campus, because my family lives an hour away. I'm . . . you want to live on campus because you want the experience. I have \$8,000 in loans right now and, in fact, I owe because the loans I took out weren't enough, and prices change. So, I was, "You just have to pay it." So, I'll ask my parents, or I'll use the allowance that they gave me and use that to pay it off but I'll be continuing taking loans until I graduate. So, I was actually against the loan but my dad was, "You know what, it's okay, don't worry about it. We'll just take loans, and it's easier to pay off and once you get an actual job, you can pay it off within two years." And I was, "Are you sure?" Because I don't want . . . the thing is, even if I pay the loan, I'm going to be taking the loan depending on him. So, he was, "It's okay, don't worry about it and I'll pay it off. We were already in this cycle a million times anyway, so I'll just do it for you." I'm like, "Okay." So, I took a loan in his name.

I have a lot of A's and the fact that I have a 3.7 GPA, I'm really happy about. I was not so good the first year though I tried and there was a point in time where I was

scared of not having money, because I was on the academic probation and I was about to lose my aid. Ever since that, I was like, “Oh, no. You need this money.” I flipped the switch and decided I need to do better for myself because I wouldn’t want to have kids in a financially unstable background, and so you want to have better for your life and your future kids, too. Also, help out with your family, because you’re not going to turn your back on them and, when your money is coming from another source, it’s that motivation like “Uncle Sam is being real nice to you.” So, the least you can do is become a decent student.

I was my own biggest roadblock back then. You’re done with high school and then they tell you, “Here you go. Go do whatever you want to do,” but I don’t feel the high school prepares you to go out into the world like that. At that time, I thought art was where I was going to go because I like drawing comics and that’s how I started drawing. So, I was focusing on art for the first year but eventually I lost interest and I lost time taking classes from art and I started taking business classes or other classes that weren’t even part of the art major. I took a while to pretty much realize what I wanted and I lost a good year because of classes that I don’t need for what I want to do now so there is a lot of money that has been thrown away.

But I haven’t had any challenges *other than academic probation*, actually. *School* is a lot of work And it’s very time-consuming many other times especially when you . . . being a full-time student, it takes a lot of homework, a lot of work, sometimes even staying up late at night, really late, but it’s all going to be worth it at the end.

[Gioan's narrative continues] Mostly, you don't really hear kids here talking about finance, but if you do hear, it's negative responses to it. They're struggling. "I need more money." You see a lot of students are in multiple part-time jobs and I'm like, "How are you able to do all that and study at the same time?" That's usually the older students and so I find that compared to them, I'm lucky. My family will, they'll give me about \$100 per month as an allowance because they know I am committed to going to school. Even though my sisters tell me, "You should work" I want to get A's, so I don't think so. If you work it'll be disruptive and it doesn't matter if you don't have money, it's the way that you put the effort to study and go find resources or go talk to professors. It doesn't take money for it. Probably for gas, but for study wise, it's up to you to make the effort for it because everyone is there to basically get the same education as everybody. So, this should be the same in regards of not really worrying about financial status. You're doing the same work as other classmates. Even if you have the newest, fastest computer, you would still be doing stuff that's not even school related on it, and it really wouldn't help you out. So, it's only . . . it depends on what you actually do. I guess the reliability of knowing my aid will all go through, just a matter of when, it means less worry about money, and more focusing on grades, and the exploring different things, say, doing some activities and in addition, in pursuing your job, it's less, "I need this to survive," more, "This is just extra money," so it's less so much on the line.

And I actually did work. The holidays were passing by, *dad's business was slow*, and you don't want your parents to struggle to get gifts. I ended up getting a part-time during the holidays as a seasonal, which was fun because I was able to go to school and

work after school. I got a little under the table job at a swap meet so I would get paid cash, but it was mostly on weekends, only a few hours, My best friend actually works in there so she was telling me that they were needing some people for the holidays because it gets really hectic, so that's how I got it. I was thinking about it for a while because I have friends who did start off at school, and then they got a job, and then they left school. Many of them did tell me that it was because of work, that too much work was getting in the way and it did take some time convincing my parents because of the same thing. I have family members who, a couple years back, they did start off in college, and then they got a job, and then they left college to stick more with the job and that was probably my mom's fear. But in the end, I did talk to her about it can help me, like, savings, and I could get a little money, help them as well as help myself. My dad really liked it because instead of asking him for help, I would have my own because of the money. The manager was actually nice enough to work around my schedule but then I had to leave it again because I was two classes in *the short winter session*, and it's really fast, so I didn't want no distractions.

I'm actually thinking about getting a job again later, mostly for experience.

That's the only reason why I'll apply for a job, otherwise, I won't even need a job. Last week, actually, there was this event called Business Futures, and I'm a business major. So, they were giving internships to students and, so, I wrote my resume; they checked every page, and they were like, "My god, this is three pages long," but they were like, "Okay, cool. Next person." What I saw was most of the resumes they got, they had experience with them and you can't depend on the voluntary experiences and be, "I have

[Gioan's narrative continues] something and please take me in." So, I was, "I need some experience in jobs" And I was all "As long as they'll work with my hours, I'm fine with it."

I honestly don't know how I would manage it because I have a friend, Kaia, who's been in community college for five years and can't seem to . . . she struggles with her classes, but she has to work full time in order to support her parents because they're both ill. College is college, but when something comes up like that, what do you do? I mean she has the opportunity to not worry about them, but she cares for her parents and she's still there now and she's going to her sixth year in community college and she's still trying, but you don't see her transferring anytime soon.

My parents support me overall. They've helped me a lot, paying the expenses, any books; actually, in fall I had to pay I believe for an access code like \$103. So they were able to help me with that and I'm so thankful for their support system. Although, one quarter last year *the family had some unexpected expenses* and I couldn't afford my math book and boy that made me so incompetent. Luckily I had a professor that let me take pictures of his book and I was always in office hours to get help on those topics and it did affect me but in a good way 'cause I got help and got a good grade. And, you can go to free events, free foods but I'm not really big on getting food from outside either because my mom prepares foods for me, so that's free food for me either way. I feel I'm a spoiled person—not even spoiled, but basically, if there's something in my refrigerator that I don't like, I don't eat it. So I consider that as no food, but I really have food, but I don't want to eat it. I'm picky. When you're hungry, you should eat anything, but I don't do

that. I know. My friend, she has many bills to pay her car loan and stuff, and she has to buy food, and after she does that, she's out of money and I guess the money thing is like food or having enough money to buy food and she was, "I'm running low." It's something that . . . But she usually goes to the food pantry on campus for students that don't have food.

My greatest success as a college student: being able to explore different aspects in college. Ever since the beginning of college, I've been very open-minded because you do not want to be "Maybe next year I can join a club or maybe next year I can do something for myself." You don't want to procrastinate on those things, you want to live it the fullest. I go to different random buildings in school or different floor levels, to see what's over there, so I can actually go and join them or not and I do dance classes outside of school.

I love this school. And so I'm also involved in the business club and since my GPA is pretty high, I got into the Business Honor Society. I do the website and that all helped because back in high school, I was in the honor society and I did the newsletters and then I said, "I could do that here, too." So, I offered to be the web master, and I do that for them. You like to do things where it helps others and get recognized, so, you like to . . . If you join this club, you can have access to scholarships, you can walk with regalia at graduation, you can be with a certain group of people that maybe will help you later in life in a better position because it's all about making connections.

I would like to be more involved because I don't ever . . . you don't want to limit yourself with anything ever. I've never auditioned to a play before, so, I was, "Why not?

[Gioan's narrative continues] I'll just go in and do the auditioning." So, I was not sure what to do for it, so, of course, I didn't get selected, but, I got to the second stage, so I was really happy about it. What else do I do? There was voluntary opportunities over here and they offered this event where it was Holi Festival event, basically, and I got to meet my honors program friend over there. So, I was like, "Cool, you're here too" and so, we're engaging together. So, I'm trying to, I guess get into different aspects in college, like the job, the fun activities, the interactive creative side and also, the amazing education, academic, all those things too. So, you're trying to balance all of them together, you're becoming a leader you're trying to get into internships. The other day, I was talking to my advisor professor, and he told me that I should really get involved into a club and be a leader in one of those and so, I've been running for elections for my honors program as well. I hope I win in the election, by the way. If you were maybe more rich in that sense, you might not even be doing many of the workshops in college or maybe you wouldn't even be needing to worry about, going to gym, or . . . I don't know. Because you're rich, maybe you have your own pool to worry about; maybe you have your own gym to worry about. Some people say that if you're having more money, you'll get more opportunities, but I don't think so because it also depends on your talents and to your grades and everything else.

From here, people talk about going to a master's, Ph.D., graduates, "You should really do it." They can. *I'll probably go*. I don't really have the money for it and, I dunno, I mean I like school but . . . I haven't figured it out, I'm not tuned to it yet.

Everyone is different at the same time and college has so many things to it; it has so many different events, so many different schools, right? There's business, there's social behavioral sciences, there are biological sciences. So, all these different fields have their own things as well so, a student can be going in any single path, and that path is not the same as other students. It's up to you how much you want to explore, and how much you can do but college is there for you to explore and it's nothing relating to finance, per se. Because me going and auditioning wasn't because of my finance and me going to the Business Futures event wasn't because of my finance. I'd still be working the same effort because the effort doesn't change and I'm still willing to work. Location has a lot to do with it, so I would probably be exposed to better connections, connecting to other institutions that I could have interned at or researched at, and that would have been very beneficial but besides that, it would all be the same and I'd still be trying to get my bachelor's degree.

Lety: The Best Things Are the Hardest to Do

Things aren't turning out as I'd planned. Like, finances continue to really cause me stress. But hard work is just part of who I am. What doesn't kill you makes you stronger, right? My path may be changing, but the end result is going to stay the same. I'm going to make it.

I grew up in apartments. Like mostly in bad neighborhoods. I'd always hear of someone that got stabbed or was found dead in an alley. I still had a fun bunch of kids in the apartments. Every day, we always had something to play. In the alley in the back, we always played hide and seek. But when I look back it was pretty bad. We lived right next

to the freeway. So my dad said, “We’re going to move, I don’t want this for you guys.” We ended up moving here to a house. All of us had our own room. We went to a better school. How we dress changed too, like for clothing we went from Walmart clothes to brand name ones. It felt good. I was like, “Oh, this is what I could one day do myself.” Maybe I don’t have to start buying a house right away, but like I could live in a small apartment and then work my way up.

A lot of our family issues came from income. My mom is very stingy. She’s like “No, you can’t have that.” But my dad, he’s more open to it. He tries to give as much as he can. There are things that my mom wouldn’t want to pay for, like medical treatments. My brother has, like, pimples on his scalp. They were so bad that he couldn’t sleep at night. Something like that, usually, a regular family would treat. But my mom, so stingy, didn’t want to. I have a little bit of resentment . . . okay, I have resentment on my mom for that. It’s something basic and, yet, we can’t even enjoy that we have this social service. My mom isn’t very open. “We don’t have money.” Our default is we don’t have any money.

My dad did separate from my mom for a little bit. That was very hard on her monetarily. Also emotionally. That was a very hard time for us. She worked at a hospital making \$30 an hour. My cousin watched us because she worked in the hospital at nights. I started working at 13, through the government. It was called S-W-A-P. Student Work something, I forgot. It was for low income families and I did that. I worked at Public Works and I got \$600 over the summer. I grew up a little bit. I don’t think when I was little I realized it was a struggle. As I got older, in high school that’s when I realized. I

[Lety's narrative continues] started being more grateful. Because of that, I'm kind of like, it's tough. I kind of had to figure it out on my own. My parents did reconnect again. *But it's always a struggle, you know?*

So my dad worked every Monday through Friday, sometimes Saturdays. It depends on, like his job's in demand. I noticed he was at home all the time for two weeks straight. One day, I mentioned something about going somewhere or something about going to eat. He got mad at me. He said like, "I'm unemployed. I'm receiving . . .," what's it called, when they give money? Unemployment. "They're only giving me a certain amount and I don't know how long I'm going to be out of a job." That's when it hit me. I was like, "Oh, damn!" At that time, I was already thinking I should get a job *again*.

I was 18, you know? To that point, my parents always said, "Focus on school. Don't worry." I was in my senior year. I was going to graduate. I was discouraged about school. I didn't know where I wanted to be so I didn't go to community college right away. So I said, "You know what, I'm going to work, I don't mind." That's when I got . . . My cousin gave me the warehouse job. *After school finished*, I had 40-hour shifts. Half my check would go to my parents to pay groceries. Half my check would go towards me. A job is still a job. I was still getting some income. I remember a lady would talk about how she's working that warehouse job. She will clean offices on the side. It still wasn't enough to make payment for her rent. I thought, "Oh man, I don't want to . . ." Not to say I look down on them, but I want to be able to make a difference. I don't want to be

struggling like them. At that point, I was like, “No, I’m taking advantage of those opportunities.” I saved and went to school.

At that point, my dad started working. Not where he usually works. He was finding other jobs with other friends. He’d go to work three to four days out of the week. It was enough to maintain us. My siblings are a lot older now; they work. They help my dad out a lot.

After I went through all of that it helped me realize that money is very precious. We can’t be blowing it on anything, blowing it where you know you’re not going to have any security after. I am a big believer, if you know you can afford it, and you’re going to have fun, and you’ll be okay when you come back from your vacation, go on your vacation. But also, it’s like, we went through all of that, now we’re very careful. Can we go out this weekend? Can we spend a little? Can we go to a nice restaurant? Little things like that, that helped me with even going through school. I became a hard-working person. I managed to get through a lot. I managed to get my job in high school even though I also had soccer. I had to balance out a lot of stuff. It was very difficult but I’m glad I went through that experience. It made me a stronger person.

Right now, as I go to college and pay my way through college, I’m not like, “Oh, man. This sucks. I have to do it on my own.” The way my parents raised me, I got a lot from them personality-wise. As in like “work hard, make it.” It was more, not that they told us, “You can make it and you can work hard.” It’s that we saw them do that. We saw them work hard. We saw them make it.

[Lety's narrative continues] I did get accepted to several Cal States and UCs, but they were all too expensive for me. I did not get any Cal Grants or anything. I'm not getting FAFSA. So, because I'm not getting any of those things, I don't want to get \$16,000 in student loans per year just to, like, finish my education. I can still get an education from a cheaper college. This is the best option I came up with.

When I started out, it was hard, you know. I didn't have a car *and couldn't ride my motorcycle*. I didn't have a job. It was like, "What do I do?" Luckily, my cousin was also coming here, so I carpooled with him. I still kept pretty good grades. I noticed that I'm usually straight A's, but I did notice I got like some B's and then I was close to getting like a C or two during the time of no transportation. It was hard to like even get to class. I wasn't even able to make connections with people. I had to figure out how to get home. I didn't have time to speak to a professor or speak to classmates or set up studying times. My transportation was waiting. I did slip a little. It was kind of like, I had to figure out transportation today when I know that it's hard on that person, whoever's taking me. Or I don't go to class and stay home. I study and then try and figure it out from the syllabus and the outline. That would usually be days where it's like I didn't have tests or any projects due or any, say, extra credit days. Which, I don't know if I caught all those. Occasionally, a teacher will be like, "Oh, extra credit for this," and it's not on the syllabus, or, "Oh, pop quiz." But at the time, it wasn't my biggest worry. It put me in a place where it was like, "Man, this is hard. Life is hard." Though I have a mother, a father, siblings, I felt really alone. I was kind of set back where it was like, "What's the

point?” You know what I mean? If it’s this hard, maybe it’s not meant to be, but I’m like, “No. The best things are the hardest to do.”

I pay all my own things. *My family can’t contribute to my education.* I help my family out with bills. I buy some food. I contribute as much as I can. I wouldn’t say I live here for free. I don’t. Again, I help out. Like, if something breaks. For instance, our water heater took a crap. I went and bought a new water heater. I try to help out as much as I can. You know what I mean? To top it off, I help do everything around here. Like keep the place clean. I go to school, paid by me. *I get no financial aid, which is frustrating.* The main reason why I feel that is, when I was up like for scholarships and financial aid, most of the scholarships I applied to, I got rejected. I had a higher income than it was supposed to be. But to me, I feel like my family does struggle. My dad *was unemployed.* *His job’s not steady. Something always comes up.* And we are a family of five.

So I cover all of my bills through working. Multiple jobs. When other students find out that I’m full-time and I work those jobs, a lot of them are, “Wow, how do you do that?” It’s like, “I kind of have to.” Even when I go pay the lady at the front desk, she was like, “You don’t get FAFSA?” “No.” “Are you sure? I can help you on the computer.” I’m like, “We can go do that, but we’ve done it before and there’s nothing there.” If I want to be independent, I shouldn’t have to show proof. Well, I can show proof, but I shouldn’t have to go to extremes. Or they should broaden aid up. They know not everyone’s making all this money. I pay my taxes. I do my job as a citizen. I even vote; everybody should. It’s just government conspiracy. They want to keep us down. I know that something needs to change. More doors need to be open. College is priced as a

[Lety's narrative continues] luxury when it's deemed as a necessity. Why not make it a necessity and make it affordable?

I paid everything out of pocket. No loan so far. That's definitely not something I'm trying to do. My friend Brynn, right now, she doesn't pay anything out of pocket. She pays loans, and then after she graduates . . . it's going to take her five years for an architect. Then she has five years to pay it back in full. Right now she doesn't have anything to worry about. What about after that? She's stressing about it right now. Then it's like if your job doesn't go as you want it, you're basically screwed. *I'm worried for when I transfer*. I definitely don't want to pull out a loan. The interest rates are like ridiculous on them. *But I might be short on savings*. Last resort I would be putting it on credit cards. The goal was to not have to do any of that. Like no credit cards. No loans. But I know, I still need another 3 grand. I can't pull that out of the air.

When I started here, I was kind of tired. I let *the warehouse job* go. I had heard about . . . you know, everyone knows student jobs, you can work on campus. I got the job *at a program the campus runs for after-school kids*. I was a temp. I'd come in the rushes. Then I became seasonal, so I get called whenever. I was always there for them. But they were giving more hours to other people. I was always having to fight for my hours. Even though I did more than anybody else. My managers would tell me, "Look, I know you do." Then I'm like, "Then why are you giving my hours away? I don't understand." Eventually, they were "We want you as a service team lead. You'll be a supervisor." I was like, "Oh, yes, this is mine. Give it to me." So I've been with them. It's still fluctuating. It's better now, but I'm still, you know, I have needs. I have this network that

I have at the end of the month that I need to complete, whether that's food, gas, bills. But it's also things that I want. Things that I'm waiting to do. If I can't work toward it now, then I feel like I'm stunting myself. I'm not growing. That's why I'm like, "next step." I've always been looking for the next step. My parents are the same way. I bring more than what this is paying me. Even though this is more than I've been paid before. I know the value of myself. I have that good work ethic.

I now describe myself as an after-school leader. That's who I am right now. I've been doing that for two years. We only could work 30 hours a week. That's what we get paid. I usually stay later. I'm there catching up on things. I make sure everything's good, set for the next day. It's a little bit harder now, because I'll be leaving that job as well. It's like I'm losing my identity, in a sense. That is really hard.

And stuff happens. Our house got flooded. We had a leakage in the house. The pipe finally broke and it caused all this trouble. A lot of our stuff got damaged. Our insurance was barely enough. We still had to replace a lot of stuff that we had to pay for out of our own pocket. We tried to do the work ourselves to save money. If we pay someone to do everything, the damage would have cost more than what the insurance would give us. I was doing a lot of the work. My dad taught me a lot of, like, construction stuff. That's one thing that affected my school. I can't have my family pay all this money to a construction worker. That took away time for me from school. I took many classes but I couldn't manage it because of work and then household work, too. I had to take those classes. They only offered them once a year. I don't want to do another year extra. I had no choice but to take them. It dropped my grades.

[Lety's narrative continues] Then my dad stopped working for six months. He told us we're short on money, "Um, can you guys help us out?" So I worked two jobs. I was working at Kohl's retail store and working on-campus. My grades kind of went down more. I had to repeat some courses. I guess another would say I kind of gave up. I was like, "You know what, I'm just, I'm gonna keep working. I'll make it up somehow later." If I was short on money, working was going to be a priority. My dad said he was thankful and appreciative that we helped with bills. I honestly believe I did not get the A's because the classes together were heavy but even heavier because I was working so much. That pulled me away from extra studying and needed preparation for tests during the middle of the semester. I specifically remember being asked to stay longer a few times a week. I would always stay longer. I knew I needed the money. I thought I could take the extra shift and still pull off the A.

I feel like jobs that aren't student jobs don't understand. "Oh, you have to go to school. You have to study." I've had it where people are mad at me because I have a class or I need study time. They're like, "I give you this time off during these days and these hours." And I'm like, "That's when I go to class. I still need time to study after that." That was stressful. *I quit when I could. But on-campus* jobs, they fluctuate. Here, the check I get goes up and down, but I have flexibility because I'm a student. Where other places, the check I get is solid all year round, right? As long as I'm working. But then I don't have the flexibility. There's times where I have to be spread real thin, I'll put up with that, because at least I have that time to study. I want to say most of the time I'm

always spread thin. But that's because, you know, broke college student. I think that's my category is broke college student.

I procrastinate a lot. When I go to work and everything. Then when I get off of work, I want to take a nap and eat and then rest a little bit. But by that time I think like, "Oh, let me shower. Then I'll do my homework." I put it off till the end. If I don't finish, I know that I'm not going to be productive at work. I kind of, I rush it or don't put as much thought into it in order to get the sleep that I need for the next day. If I was wealthier it would help. I wouldn't have to work. Then again, how would I be wealthy if I wasn't working? Why would I still be in school if I had pretty good, stable money? So, I struggle because I am forced to work. It does take away from my studying time. The weekends, I try to review all my notes but those classes, I had to sacrifice some classes to do better in the other. I could have better grades if I had the opportunity to give up work. If I was financially stable.

It's not all bad. I enjoyed working on-campus. We have students, and I've gained pretty good relationships with all of them. When I see them work hard it kind of inspires me. I've learned a lot in that department. I have better people experience. I do enjoy working with the population a lot. They teach me a lot, and I teach them a lot. It's kind of cool.

Oh, I didn't even think about this job. I flip signs on the weekends. I was like, "This job is nice, but I have other things that I want to do." I was like, "That'll be something that I do that goes toward . . . strictly toward dental school." I've been doing that for more time than I've done the campus job. It was during a time when I didn't have

[Lety's narrative continues] a job and kept me afloat. I appreciate that job. And I know what it is to be, "I need a job."

That I'm Hispanic has helped me. I was also allowed to apply to certain programs that would give you books and backpacks. During finals week, food, breakfast, lunch, and dinner. I was able to identify with a bunch of other Hispanics that were in that program. We all like had the same struggles. We all went to this program and figured it out there. We had counselors. When I met with counselors, they give me gas cards. So, you know, I wanted to go meet with counselors. The more I was there, the more benefits that I saw. It was like, "Oh, today we have pizza." Like it was random things. I found that program helpful in being able to identify with other Hispanic kids that are going through the same thing.

I'm also in the Honors Program. They have an area where I can go and it's like tables and chairs. Professors of all sorts of different courses are going there. I can speak to them whether it's my course or not. On like English or science or whatever they teach. They also have a microwave in there and do events. Like a conference event where I spoke in front of other students and other professors. It looks good on transcripts. If I do a certain amount of honors program classes, if I do five of those, I get transfer agreements with all sorts of schools around here with scholarships and things like that.

But I still need to work. You have 50% of the population that lives with their parents *and doesn't really work*. Then you have 50% of the population that is on their own or married *and works a lot*. The 50% of the population that *don't work*, they complain about books. Their primary income is usually financial aid. They complain

about having to buy books and materials for class or what not. Then you have your 50% of the population that works and goes to school. We're struggling because we had to cut our hours to get through school. We're living paycheck to paycheck.

As I said, I work to pay for everything. My first day it was books. I had to figure that out. It was, "Oh, here's the book. Buy it at the bookstore." I went and saw it's \$300. I'm like, "No, I'm not doing this. I need three more books." That was kind of stressful. I'm like, "What do I do? I need this book, but I'm not going to buy it right now." *I'd like to tell professors,* "Stop making new editions of books." If it's important, do it, but if you keep making different editions of books just to increase the money, that is ridiculous.

I helped my financial situation *by working on campus* because food and gas, man, food and gas. I figured out my jobs, one's on campus which was, like the best for gas. The other is close to home, the sign flipping job. I like to eat. There's times I like to indulge. I do pack food every day. I mean, when you eat healthy, it's not cheap. That's kind of my problem. But, again, I work hard so I feel like I deserve the delicious cooked meal. I'm tired at the end of the day. I don't want to cook. My new routine is I don't go out to eat. I eat at home. I save anything for the weekend. On Friday I eat In-N-Out once. That's when I visit my boyfriend. Then Sunday, I'll probably get something. That's basically it. I don't do anything else. I stopped. I think of it as a reward when I look at my phone on the bank app. I see that I have a little bit more something. I'm like, "Ah, it's working."

I buy food for like myself that I keep separate, away from my family. Once the kids come over, they eat everything. My nephews, my little cousins. Fiends, all of them. I

[Lety's narrative continues] go to Sam's Club. Rather than \$1 here, \$1 there, I buy \$20 that lasts me a long time. One of the ways that I would do, like food, was I would buy those bags of like meals in powder form. That would be 15 meals. All you need is one meal a day. Then I wouldn't have to worry about food money for the next 15 days. It was going to get a little, like [cough] after a while because it's the same thing, you know. As humans we like to chew not just drink things but I've gotten used to it.

I also had challenges with unexpected expenses. I ride a motorcycle. I don't have my M license. *Two years ago* I got pulled over because my license plate is vertical. It needs to be horizontal. I wasn't breaking the law. I'm not stupid. Didn't know that that was a law. He impounded my bike. Ouch is right. That cost me \$400 to get out. Then the two tickets he wrote me were both \$300 each, non-correctable. That's \$1,000 right there. I had to borrow \$300 from my brother, which I still owe him the \$300. I'm going to pay him back, but it depends on when I can. I paid off one of the tickets. Then I went to court and the cop didn't show up. I plead not guilty. That one was dismissed. So, yes, that did bring me below my finances a little bit and put me in debt. But I'm thankful for my brother. My sister was also recently involved in what should have been a deadly accident. Well, blessed with life and just bruises and scrapes but we are unsure about the cost of damages. It was in a company truck. Until the police report we won't know. I'm going to have extra bills. Of course I have to help out my sister financially. No idea what that will be like.

I'm going to be very careful, but I understand that it's okay to spend some money on whatever I want to do. It doesn't matter if my mom's going to get mad at me. If

anyone else is going to get mad at me. I'm doing it because that's what's going to make me happy. That's a memory that's going to keep me going. I think of it as this way. Happiness is also a necessity to life. If I have friends say, "Oh, let's go out," I would say if I'm at the point where I'm like, "Oh, I couldn't spend \$30," then I don't go out. I could save those \$30 for something else. But there's times when I'm having a bad day. I'm like, "You know what will make me feel better? Going to In-N-Out," I'll be like, "This is me and my day." That's how I see it. It's a little bit more like, "I had a bad day. This is what I deserve."

Last summer, I went to Egypt for 3 weeks. I saw the Pyramids. That was something I had a dream of since like high school. But everyone said I wasn't going to do it. I felt like I couldn't and they're right. My boyfriend was like, "No, they're not." Then he dove in and started planning everything for it. So, savings, I used some of it like toward Egypt. I mean looking back now, I'm like, "If I hadn't gone to Egypt, maybe I'd have that 3 grand." But honestly, I don't regret it. I had such an experience. It was something I had given up on. It made me realize, I shouldn't give up on dreams whether people are telling me I'm not going to make it or if I feel like financially, I can't.

But sometimes I have to sacrifice. Over the winter break my family was always going out and visiting other family. I was at home because they would come back at 2, 3 AM, 4. I have work. I'm not going to do that. So I was home every day while they were out having parties and going out. I'm like, "Oh, it must be nice." It sucked to be home. It was even worse being home alone. The adult choice is stay and make sure you go to work. That's what I have to do. It feels horrible telling them I can't go. But it feels

[Lety's narrative continues] good knowing that I'll get my paycheck at the end of the week. Then I can pay my school.

I'm so used to being broke that when I got this nice chunk of money from income tax, I didn't even know what to do with it. I put \$1,500 of it in savings. It's still there. The other \$1,500, I paid off a \$600 bill. It was for Home Depot. I paid off another clothing credit card. That was like \$900. I had \$150 left over. I took my family out. We went to Jack's Fun Center. We splurged. We bought food. We played video games. We bowled. It was fun. I was like, "I need clothes." I still do need clothes. I did go buy myself a couple shirts today. I'm not going to lie. But I'm going to keep that money in savings. I don't need clothes that bad.

I opened my bank account out of high school. I would say towards the end of the year, it's always harder to save mainly because of Christmas. I'm very like, "I want to give you this. I want to give you that." I want everyone to have everything. It's harder during that time to save up. I would say honestly towards October to mid-January, I usually don't do a lot of saving. The rest of the months, once I get that paycheck I transfer whatever certain amount just to that. *But I've talked about what's happened with savings before. The tax refund money, that's the only income that was unexpected. I'm starting to save again.*

For me, it honestly helped that I was able to kind of budget everything. If I wanted more stuff, okay, work more hours. If I want to go traveling, ask for a promotion. Don't be scared. Put yourself out there. I was like, "No, I know I can do good here I'm going to prove it to them. I'm going to get that money that I deserve." Right now, *even*

though there's the flexibility problem, I'm looking off-campus. I'm kind of like now currently looking for a job that pays me more. I can have those consistent hours all the time, you know? I also have a box that's about the size of my hand. Yeah, it's a small box. When you pull it up, you have a big roll of money. I put \$20 here; I put \$20 there. I just keep going. I started in December. That's my emergency money. If I need money real fast because all of a sudden my motorcycle breaks down or anything else, I'm like, "Oh my gosh, well, I have that."

I do what I can to manage my finances. I do things on my own. Now it's like, "I'll make my own shelf." I'll have my dad help me. I'll learn along the way. I changed my own oil. I learned with my uncle, really. It comes around to basically the same price, but it's the service fee of them doing it that varies. But, you know, \$20 here is \$20 here.

I plan all the way through undergrad to not take out a loan. I haven't yet. I'm very happy. I know eventually I'm going to take one out. I will do it for dental school. I've always been fine with that. My brother, my cousin, my best friend, and some coworkers that I worked with they're stressing out at work. I wasn't stressing out much because it was like, "I'm paying for my stuff." They were already thinking, "I have to pay off my loan." That was their mentality. I was like, "I don't want that." I don't want to be working and thinking of having to pay off a loan. That's more stress. I can see it in their face. I can see it in their body language. I don't want that. I worked two jobs. I picked up more hours. I asked for raises.

The rest of the students that I talk to, they talk about how they need to work to pay off their tuition. Like there's one from my Chem class. He looks like maybe he's 30.

[Lety's narrative continues] He talks about how he works night shift. Only sleeps a couple of hours, goes to school, and then goes home and sleeps. I'm like asking, "How do you do it?" He goes, "I want to get my degree. I want to get paid more. I want to show my kids that you can do it at any age." At that point, I say like, "This is determination."

You know, people are trying to get good grades, or trying to work. I feel like, although it's a commuter school and a lot of people are lost because of their daily life, the people who are not committed, involved on campus, tend to have like a mutual struggle. Like, you know, you have to do it. I do know that I come from a working-class background, and the LCC community is also working-class background. I'm in a similar situation as them and we have common ground. I'm sure there's people that have the same story as me or even worse of a story, right, much harder. I definitely do know people that have more safety nets or more stability. But I like to communicate. Whether it's students or co-workers that are also students. I gain knowledge from what they're going through. How they're figuring out their situations. A lot of our stories can overlap. The people that do want to be open about it, I'm open. in those cases, I've always seen both of us being in a much better mental state even if we're both struggling. We both understand like, "I have someone to talk to or I can tell them the layout of my plan, you know." Then at least I don't feel like I'm in the loony bin always thinking about it myself. I can say it out loud to someone else.

I've been wanting to join clubs or activities but the time doesn't fit my schedule. Like I said, I have work right after class. I wish I could experience more of the campus. Like I know they have a Bio Club. Sometimes they go or help volunteer places and that's

pretty interesting. But just, you know, I work. That limits me. I want to make myself look good or maybe volunteer, you know. But since I had to work, I can't experience this. I know a lot of the staff there. Through work, my first year, I did a lot of canvassing on campus, a lot of outreaching. I did connect with a lot of the students. Oh, if my department asks me to do something, *I help*. We had senior day. Every Friday, seniors were coming to the college to take a tour. We would all set up. The kids would come around and ask about the departments. That was kind of cool, interacting with the seniors.

I have managed to continue my education while working. Since I need to work while I study, I changed my decision on my journey toward my career path. I'm choosing to first get into a dental hygiene program. I can work as a registered dental hygienist and make some real money. Then I can keep going in school. This will pull me away from getting my bachelor's for about two and a half years but I am doing this. I cannot keep living with the pay of the little jobs I currently work. I'm going to hit a wall. After I become a dental hygienist I plan on continuing school, while working as a part-time hygienist, to pick up on receiving my bachelor's in biology and business. It's not like I'm absolutely going off the rails with where I'm trying to go. It's just going to take me longer and that's for sure. I see these students that don't have to work. They're getting there faster than me. That sets a lot of people back. Like, "Oh, my gosh. I'm already this age. I don't even have this but these kids over here my age or younger they have it already." It's like, I can't compare it that way. That's all they do and me, that's not all I do. Stick to what I'm doing and keep my head down and keep going. If I let everything

[Lety's narrative continues] come at me at once, "How long have I been here, how long is it going to take me still, what do I need to pay?" I'm not going to make it.

If that doesn't work, I'm going to bank on some school loans. I'm pretty sure it's how I'm going to have to survive. I have several friends who are nurses. I have a lot of friends who have gone through school. They owe tons of loans. They're going to pay for the rest of their life. I don't want to be that girl. Honestly, I don't know what I'm going to do. I'm scared. But I am an optimistic person. I tell myself, "Everything is going to be okay. This is going to work out regardless." It usually works out. Like my initial goal was being a dentist, and, financially, I wasn't able to get there. Then I changed my path. I feel like a lot of people do that or are like, "Oh. I'm going to be a nurse. It's quick and I can make good money." It's not like that was their college goal. It was more like, that's what they need to be stable. But it's kind of more like, "If that wasn't the case, what could you get out of college?" We all had, at one point, bigger goals than finishing a program to get paid \$80 to \$90,000 a year, you know.

I feel like CC kids get funneled into programs because that's what we need to be: financially stable. Where at universities, it's more like, "Finish your degree and go find a job somewhere," not like, "Do this and you'll have a job." I feel like that right now. I'm being funneled into a program, one that I know I will enjoy and I'm looking forward to, but one that I know wasn't my initial goal. I've been struggling and I feel like, "Oh, I can't do this. I'm not financially stable." I get tired. It almost seems never-ending, like this unstable financial life of mine.

A lot of CC students are looking for stability. We do what we can to get that stability. For some people, it's to transfer, but, most people, to get their associate's or get the program, right, which comes with an associate's. Or drop out and get a job because they don't feel like college is getting to that stability for them fast enough. We're chasing stability at most community colleges where, I think, universities it's not that. It's like, "I'm finishing my degree." They're chasing the degree. Which in turn comes with stability. Right here, right now, most of us, we need the salary now, compared to the degree. Sad to say, but it's like, that's how life is sometimes. Just because I'm chasing the salary now compared to the degree, that doesn't mean I won't get the degree. You know, *I know I'm going to make it in the end.*

Christiana: You Always Have to Always Worry About Having Enough

Yeah, I'm finally moving toward a degree. It's been a long road from LCC to SSU. I've just appreciated the support of my family they . . . I look forward to giving back more once I get the degree and am in a more stable financial situation and stuff. Money has been just a constant source of problems, and working has almost derailed me from finishing my education. It would be so nice to just, you know, win the lotto and be able to focus on school.

I'm Mexican American . . . My parents migrated here. We lived in that little poor area. Yeah, there was a lot of crime and they already noticed my brother's starting to get a lot of trouble, into street trouble, school trouble, and all that and . . . They already knew it was the neighborhood. My dad would work a lot. Eventually it started getting better. One of the things I remember was when we got our first apartment. My parents finalized

the paperwork and all that and we came in to see the apartment at night. You open the door and we turned on the lights and you saw cockroaches scattering. That's one of the things that stuck with me growing up. You can have an improvement in your income, but you also have to always worry about having enough money in case work slows down or tires for the car, repairs for this or whatever is not working properly. A little setback like that, that can send you back to a previous status that you were before.

My mom, to survive, she would get the government cheese and we would get the free lunches in school. She used to buy milk and cheese and other foods at a cheaper price from my aunts who received these items through the WIC program. She would also shop in this lady's garage for our groceries. That's what we ate, and it wasn't a big deal. Everybody was doing that. In our little nucleus, our little neighborhood, I didn't know I was poor.

So we moved out to North Town which is a middle-class area and nicer . . . We did move to a bigger house, which means we had a bigger payment. They had the house mostly furnished from what we had, but they also bought new furniture, and you have to paint the house and decorate. They did it as cheaply as they could. Then one of my grandparents passed away, so that was a big expense and then us being limited to the money, it was a point where it just got out of hand. My parents just couldn't hide it anymore where we were struggling because when someone passes away, you have to spend on all these things . . . *Then they got divorced.*

Yeah, it was the money problems and . . . Because we moved out there into the middle-class area. My dad had a lot of financial troubles where he was in debt, thousands

[Christiana's narrative continues] and thousands of dollars. He wouldn't be able to sleep and he even got a second job. Then my dad got fired from his jobs. The atmosphere changed. We could tell he was stressed but we couldn't help him because we were too young to even work. I would hear fights and stuff and . . . Eventually my mom just came to my room, she said, "Your dad's gonna be missing. Just say goodbye, whatever." That's all.

And then my mom was left with three girls and a whole crazy house payment that was a payment double the payment that they had before. I remember being, "Oh my gosh, what are we going to do?" all the time at that age. That's when I started realizing, "We need money here" and . . . Then as I got older, I started realizing more, "Yes, I need to get a job and not try to ask my mom for money and support myself with little things." Mom had to get a lot more additional work so she worked three jobs. We saved up recycling and stuff or I'd do car washes just to help out my mom just at least with groceries. Yeah, she did struggle a lot and there was times where she even thought of just giving up on life. She had those suicidal thoughts which was a big deal to us as children obviously but she managed to get through with getting closer to God and stuff.

We lost our house, too. We had to go live with my tia for about three months. We had a notice that the house was going to be . . . I don't even know what it said on there, but it was saying that we had to be out within a couple days. I think it got foreclosed. At that point, I felt like, "because we don't have any money, we're at the bottom." But it was more . . . After I looked back at it, it was "No, let's get our financial situation together, and then we can go back out." I don't know how my mom did it. I really don't. But we

did it, and that was—I guess she got us through that. We just kept going and working and being as quiet as possible. You know, us girls, “Don’t get mom mad, she’s really stressed.” I remember my mom even asked me for all my money, all my savings that I have. I started working in high school to help out. I would work and give her my check so that way she wouldn’t stress out.

I was planning to go to college during sophomore and freshman year. I was in this program called AVID, which encourages people to go to college and test these people on their knowledge, trainings, how to do interviews, simple life lessons, how to present well. What else . . . We would go on a trip. I didn’t go because it costs too much money, but yeah. They would go on a trip to each of the universities and experience how it was to live on campus or experience the classes there but I . . . from pictures, it looks cool and all. My parents encouraged me to still go to college, but at the same time, it didn’t matter where. But I never planned to go to college for a degree. When I did want to go it was always vocational school. I went for what would provide me with the better income with the least amount of education. My high school teacher, him and some of the other teachers from the district had a college level class where we could learn more about blueprints and work, and I decided to take it so I could get better at doing all the blocks, building with bricks and everything. I wanted to do it for the money. *So I started at LCC.*

As I was attending there I never liked it. I just wanted the economic benefit of it, and I was taking only the construction classes. Never any core classes or anything. College when you’re out of high school, it’s grades 13 and 14. That’s all it is. It’s just your friends get together, the social place to meet, no real learning. I did poorly. I was

[Christiana's narrative continues] getting C's and D's. I wish I could tell people, "Maybe take a year or two off before you get into college, see what the real world is like. Get that squirrelness out of you." It was skewed because those students were at a younger age group and they might not take it seriously and their parents support them.

I stopped working after high school and didn't get a job the first couple of years. Yeah, I was just doing the regular college kid. My family would support me. I would go to school and I would go home, study, and do the same thing the next day. I remember I had to use my leftover financial aid and I gave it to my mom, so she could use it for, to make a down payment on a house we were going to rent, she . . . I realized, "You know what? Financial aid is not going to last me forever." So I got a seasonal job, just something that could work weekends. Then, I got a part time job and then I've been working ever since. I wasn't getting a lot of work. The money for the job would mostly be for repairs for my car. The motivation for a job is always money. Just not having to rely on my mom or having to ask friends, make sure you are able to pay your books and . . . I wanted to be able to pay for my own stuff. When my friends would say, "Do you want to go out?" I want to be able to go places when I'm bored. And then my mom cleans offices and houses for a living. At nighttime, I would go help her to take some stress off of her. She wouldn't pay me for that, but she does everything for us.

I was on and off for about 10 years. The first two years, it was mainly the construction classes and then after that it was just general ed but it was a class here and a class there. I would just take classes to look like it was full-time but it was just when I needed it. I would take a lot of elective classes that would not benefit me for my major or

transferring. It's just I wanted the units so it would look like I was staying active and I would get an earlier date to register. I dropped out of school at one point and I started working 12 hours a day, six days a week. There was no way I could go to school and work at the same time just, not . . . I realized, "This isn't for me." This is just a dead-end job. It was out of the blue. I had an epiphany. I was sitting in a field in the snow realizing, "I need to go back to college. It's too hard to keep going week to week like what I'm doing now." I was tired of living paycheck to paycheck. I told myself, "I've got to do something and I want to make good money." That's when I took the course, that entrance exam. I couldn't work and go to school because my boss would not work around my schedule. I would mainly go to online classes or early classes to avoid conflicting with work. Yeah, then medical stuff came into the equation and I started taking it and I'm like, "This is me. I'm enjoying this."

Due to the financial issue I had to work so I was never full-time until I got here to Semi-urban State. I didn't prepare for it as much as I would have wanted to. I missed the deadline and had to wait pretty much another year to get into SSU after I had finished community college. That year I worked a lot of hours and I saved all the money I could. *Which helped because money is tight.* We are considered low income and that's what helped me out with financial aid. That's a big help; it obviously is huge, and I thank God for that because without aid I wouldn't be here. *At LCC*, I had a BOG waiver, which paid for my classes. My first year was covered, I didn't have to pay out of pocket. Every quarter I got a certain amount in a refund and that was helping me out with gas and tuition. Even some grocery money that I give my mom there.

[Christiana's narrative continues] But now that I transferred, I don't get as much, so it's a little more tight. Financial aid still helps a lot. *Last year* I got \$200 from financial aid stuff . . . a grant. This year I have to pay almost \$300 each quarter out of my pocket. I mean, I'm grateful they did cover at least more than half. I still have to pay for books, other things, parking permits. Not any loans. I want to keep away from that. It's just the smart thing to do. If I'm going to need the loans, I'll get them but it's a worst-case scenario. Recently, they sent me how I'm reaching my lifetime Pell Grant that they gave you. I might not get financial aid next year. *My mom helps when she can.* I don't like to ask her so I tried to keep a job to keep me going. I've used my credit cards because my credit was pretty well, pretty high so I had quite a bit of credit. I was using that to pay for everything. Summers, that's the time where I'd work more. I do try to save the money, though. I also do summer schedule so that's another problem. They don't offer aid here for short terms. Just for major terms. I'm trying to save up for studying abroad, my credit card bills, my phone bill, so in the future I can have good credit again and start building.

I met a girl who is a biochem major and we were talking about how we, it's taking us, well her, she's been here straight—it's taken her five years to graduate and I told her it has taken me three years but I'm a transfer student and she talked about "Yeah it's pretty hard and I only work 10 hours a week," and I was "Oh really? How do you manage to do it?" And she goes, "My parents pay my insurance for my car and I just had to get my cell phone bill." I was "That's nice." She . . . her parents bought her a car and pay for insurance, and my other friend, she got a full scholarship to go here and she has all that work study, all those benefits, "That's pretty nice." They're able to do good in their

classes. I guess having parents to support you that way you don't have to work as much, just 10 hours a week. Would be nice.

As I said, my boss would not work around my schedule. I stayed there and towards the end I told my boss "I need to go full-time. I can't adjust my classes anymore. You work with my schedule or I'm gone." She's like, "No we need you. We can't have you leave and we'll do whatever." I couldn't quit my job anyway. I had a car. I got the cheapest new car I could find because my car kept breaking down and it was a hassle to fix them all the time. That's why I stayed at the job and couldn't afford to leave. I knew even if I started somewhere else they weren't going to work around my schedule so it was easier to stay where I was at and request days off for finals or something. I'm still there. It's the job I have on the weekends.

Yeah, I just had no other option but to work, so I would put work ahead of education. I didn't want to pull out loans and deal with all of that. It did affect me a lot in community college because I didn't know what I was doing either. I mean, I've talked to one or two other people that have also been in community college for ten years and they said the same thing like we couldn't leave our jobs or we valued our jobs because we wanted to go out and we didn't want to be focused on school and worry about piling up debt. My first *two years here*, I was working more and . . . But then, unfortunately, I had to slow down. I felt I was not going to be done with college. That was trying to balance out two different things at the same time. It probably did play a role in my grades. Maybe stress. Being stressed and stuff definitely.

[Christiana's narrative continues] *Last year*, because I didn't think I had enough money, I had to work 40 hours off campus and that caused my grades to go down. I had a 3.5 or 3.6 *my last community college* year. I had a 1.89 *last year*, my worst year academically since I have been in college. I've been focused on getting money and getting things I want or need. Working 40 hours a week distracting me, impacted my study skills and a lot of other things and that became . . . that sort of affected me with my grades and I told my mom that I was still going to give her money but I'm only working weekends now. From 5 p.m. to 1 a.m. in the morning, those were the hours and it will just be long and you'll be tired. By the time you get home from work, you'll be too tired to do your homework. You fall asleep, and you start slacking in school, and you forget to study for test. I also missed class several times. It started at 8 a.m., and since attendance wasn't required I would often sleep in and not go to my first class. Spring quarter, I've got an email saying, "You're dismissed." Yeah, I just started crying. I was like, "Oh my gosh." I blew it for the last time. I felt I have to fight to get back in like changing my major and I fight for my financial aid back. Getting kicked out taught me a lesson, and I was sad and depressed, and I realized that I care a lot about school. So next quarter . . . I might just have to let the job go. My financial aid is this close to being taken away. It is pending right now. I have to write appeals and stuff. It would be nice to not have to struggle. It would be nice to have severance or something or some inheritance. You know what I mean? And not have to work. I would have gotten A's in all these classes.

So, now on the weekends, I have the part-time job. I was barely making enough this last quarter to pretty much pay for gas, books and stuff. *I'd like to work on campus.*

On campus is good because you're right here and you work with your school schedule. I did notice my grades starting to go up because I've been only working weekends. Yeah, I made that choice to sacrifice the little extra money that I had right there to just invest it in my time with education. Money is always important; it gives a person peace of mind. By sacrificing work for education, it has affected my financial status and even affected my credit score. By pulling out money to pay for my school, it has brought me a lot of stress and anxiety. It's affecting my college life. I am forced to choose between going in debt more or working and chipping away at my bills.

And costs. The longer I've been here in college the more schools focus on the electronic aspect of it. Teachers want you to get the book; it's a requirement but same time they want all the homework turned in to online programs which . . . those programs add up fast. To save some money, I dropped one of the math classes which is a requirement for me. It was getting too expensive. I didn't have the money for the program. So, I had to make the decision, "Okay, do I spend the extra money that I don't have for this book or would it be better if I just drop it and then take it in the summer or winter quarter and get it over with and save up the money that I need for that class over the quarter so that I can pay that class later on." And that's what determined my decision.

Yeah, I'm still trying to figure out how to participate in things that would interest me. I signed up for a blood drive. It also depends on what time the involvements are, because I work. Then after that, I'm exhausted. The only thing that I'm involved in is the kinesiology club. I wish I was more involved, I want to have fun. I always see a lot of things that I'm just "I want to do this. I want to do that. I wish I could be there." But

[Christiana's narrative continues] because of the times, I'm at work, with school . . . then I'm like, "I have a paper. I have to do this. I have to do that." So, I usually don't attend anything. Unfortunately, I am not too close to many people on campus. I don't hang out with a lot of people here. I wish I did, but soon hopefully I'll start forming relationships. If anything, I know some people who I've seen, they transfer from LCC. They talk about how, "I had to quit my job. I'm going to get a different job," or, "I have to work less hours now."

I still feel like I had a great time here while I'm still here. Even though I don't have money. Money could help you with books. It would help out a lot. I would be able to focus on classes, better grades, higher GPA. Somebody like my friend Brian, he doesn't have to work. His parents give him money for his car, classes. He doesn't have to worry about nothing. I'd be more on campus if I had more money that I knew I didn't have to work. I could get involved. But I know that everyone who dorms here, I know there's a few friends, I would say, I mean, they dorm here; they should be able to do a lot better than me but at the same time, I'm doing way better than them, *at least now with . . .* And going back to that situation where I went through with my parents that made me a strong person, be more focused, and value things more. And people who were better economically, they don't take advantage of that extra time. And if the person wants to take it serious, they could do it regardless of money.

I haven't even been able to make enough money to move out. *Later in community college* I made more money to pay for my own rent at home, pay for bills, stuff like that, especially with income from my mom going down. She hadn't been working as much she

used to. Yeah, I had to go and help but it's not like, "I can't help you this month." I have to help. I feel like I was the roof of the house and I don't know if that makes sense.

Without me... my mom puts a lot of pressure on me. She's proud I'm successful. She's like "finally somebody to take care of us." I definitely prioritize money as my mom, she's still for myself. If I ever want something or I can't help her out if I'm short on money. It's not a nice feeling knowing that . . . I call it free loading—living in her house eating her food every day. And for me, "I'll pay you back one day."

My grandmom, she had a heart attack; so, we had to take her to the hospital. She had a lot of kids so everyone would pay portions of the bills. They had to do an angioplasty where they open up her arteries. They were too clogged. That was the second time she got a heart attack and it was a little harder. Everyone was still paying off the first time. My mom helped a lot with that. A lot of my cousins are older now so it wasn't just her kids. It was a lot of her grandkids. They love my grandmom, so they were like "No, we can't." She was born in Mexico and she doesn't speak the language. She was just here visiting her kids. She didn't want to be a burden but her kids didn't want her to leave. They all were "We want to keep you here even if it means having to pay your hospital bills. Don't leave. It's not a burden." They . . . I did have savings, but with financial problems again, I was giving \$500 every three months or so to my mom.

I do what I can. Recently, I guess the food pantry here, I didn't realize they gave food away. I might start doing that more. I heard it when I first transferred, but I always said you probably had to qualify for that. I always tell myself "Yeah, I'm struggling, but there's people who are worse struggling." I thought, "You know what, no, probably

[Christiana's narrative continues] they're going to just turn me away." I always saw it like that, but they're "no, any student is eligible. We're not going to be questioning you what's your financial status." Then I realized maybe there's more people that I didn't realize that are struggling and it just looks like they're doing okay, but they aren't.

There were times where I didn't have food. Back then, when we were younger, and the divorce happened and . . . It was hard getting enough food to eat because my dad left our family. Not having enough food put me and the rest of my family into survival mode. I am afraid of being that poor and hungry again. I want to succeed in life so that I have a stable life and food on the table. I think food and poverty go hand-in-hand for me. I'm afraid I won't have enough; probably why I'm on the chunky side and struggle with my weight. School is important because it means I won't ever be that poor ever again.

Yeah, for a semester at LCC I didn't drive; I took the bus to school. Why use gas when I have my student ID and it gives me free bussing? My deadline's due, and then I had to pay \$600 and something. I have \$300 and something. I'm "Okay, it's time to crack down." I wasn't going to put \$30 here and \$30 there when I could put none here. I remember it was a Saturday, and then I was "Okay, I have half a tank right here." I said, "I'll save that for an emergency. If someone wants to hang out, they can pick me up." The transportation was hard. It was me and my best friend. Maybe your class starts at 9, but because of the bus schedule, then we have to be here at 7. Sometimes we would miss the bus; we would run and stuff; and then, when we'd come back from school, it would be hard too. Let's say the bus would leave us. We would have to wait an hour for the other bus to come. It was a drag. When we would miss the bus, that's when we would

just be, “we’re going to get there late.” We would miss basically all the lecture, so that’s when we would decide we’re just better off not going today. It just rushed my day a little bit ahead. It was go, go, go, go, go. Get up, get a shower, get ready, and then you better walk to the bus stop and be there on time. I don’t like leaving stressed and packed, and that was stressed and packed.

The biggest challenges, though, are the costs of books as well as the access codes to be able to do homework. How are we supposed to continue going to school with the rapid rise of materials? I have needed to wait longer in the quarter to be able to buy the materials needed. I already know it’s going to be expensive but the surprise comes when I need to buy the books at a certain time when I’m still waiting for a check, or I don’t have the funds and have to see if family will let me borrow some money. Otherwise, I have to make do with the trials and hopefully by the time the trial ends money comes in to be able to pay the access codes.

My first day at LCC was in August about two-three months after I graduated high school. One of the things I noticed right away is how expensive it can get pretty quickly, how . . . Books in particular. Later, when I started to get less aid, I would feel that it would be a little too much stress on my mom at times. Yeah, I would try to see what I could do to maybe lower the cost for her like maybe I don’t have to buy this book or I can borrow from someone else. Stuff like that. *At the end of community college, costs were so bad I was paying the same amount for books a semester as for tuition.* Nowadays, I have to go out and buy my own access code. I can’t share with somebody else. Even the teachers themselves say “If it was up to me I would try to do something else but this is

[Christiana's narrative continues] what we're given." They try to help you out as much as they can in their work but they can't do a lot. They at least understand it's something that is expensive.

And, I don't always make the best choices. My first year at LCC. Everyone knows what happens when you give a freshman extra money. They always spend it on stupid things like Starbucks or those novelty belts. The ones that say "Everything is Bigger in Texas" or some stupid design or . . . I was just "Oh, okay. I have this financial aid. I can spend and spend." I went a little crazy. I was like, "Yeah, I'm going to buy myself this. I want this." I just think at a young age, we don't know how to save money and then when it comes to saving money, it's a little late. Then you're "Man, I need to pay my bills." Then, when my mom asked me, "Where's your money?" I'm like, "I don't know." Where I come from, we spend our money on stupid stuff like cars, drugs, and . . . They don't use their money wisely and we don't know how to budget. Like my mom, she didn't teach me how to budget. She did tell me that, "When you graduate, people are going to be seeing your credit cards and stuff," but she didn't tell me how to budget. When we get money, we blow it instead of investing it in stocks and stuff.

And the credit cards. I went overboard. When I was 18, I got a credit card through Wells Fargo Bank and it's a good credit card. I ended up getting an 800 credit score. And it was good; I was paying the monthly fees; I was doing everything that I need to do with . . . Then me being naïve and childish, *when I was 20* I decided to get a Best Buy credit card for \$2,000 and it just messed up my credit. I felt like, "I'm in college; I need a MacBook," but I could have used the computer that I had. And the lady lied to me. She

was “If you want enough money on your credit card to get a MacBook, put \$50,000 for your income.” And I listened to her because I wanted the MacBook so bad. After that, I took the credit card, and I got the MacBook, and I got a TV and stuff because the credit card had \$2,000 max on it. And I just went overboard and then my credit started going down from 750 to 500 and then down.

Yeah, during a Christmas break, I bought all the shoes and stuff, and then I realized my credit card was not all the way paid off. I ended up going to debt. I think that’s how you say it. It was just bad. I would pay my phone bill, but I wouldn’t pay my credit cards. I couldn’t keep up with the payments. I maxed out on the credit card. *And I still needed to help my mom, she . . .* I was paying it off, but they kept adding more money on to it when I was paying it off and I said, “Why is it going up when I’m constantly paying it off?” And they just kept lying to me and adding more money. *It* got closed out. I had really bad credit. From 800 to really low. I’m in the process of repairing that. I’m “Will it ever get repaired?” Obviously probably in a couple of years.

Through community college I was still learning. I get that paycheck and say I can go shopping. It’s hard. My mom always yells at me, “Please stop. There’s things we all want but not things we need.” And then realizing I’m going to get my own car. I can’t just spend. I can’t eat out twice a day or eat something and then gets snacks, little things here and there, because it was \$15 a day. I said, “That can be half a gas tank.” My mom says I’m materialistic but I don’t think so. I guess maybe I’ve grown to be like that because as a child there were things I wanted. I worked hard to get the things I have so I’m sure everybody thinks I’m materialistic, but I’m not. I’m just doing nice things for

[Christiana's narrative continues] myself. Yeah. As of now, I *again* don't have any savings. I wasted them. I remember I went on vacation this summer. I saved money, and I went on vacation. That's where it went away, during vacation, wasted . . . Not wasted, maybe just a distraction maybe. It was my grandpa's birthday. Priorities you have to set and stuff.

Money is still an issue, now that I cut back in hours I am having to see how I need to save in order to pay for books or even tuition. It does matter but I am not making it a priority, I just want to pass my classes with good grades and graduate. I find myself barely having enough funds and I can't seem to save money. Before I know it I need to pay tuition each quarter. Now, I'm going to be budgeting. I learned my lesson. I really did. It doesn't matter to me as it did when I was younger, being like 21. I learned after buying the things that I wanted, I realized that all the things I need, they were not taken care of, and I was hurting myself going negative. I realized I have no money left for buying the things that I needed. It's a lifelong progression.

I also keep trying to do more at school. One thing I have been doing *this year* is research, right, yeah, for my professors. I do want to get more things under my portfolio for grad school because . . . and also my advisor she told me, "You should. If you do it, just keep doing it. It's gonna help you out. You'll have something to talk about through interviewing. They're gonna know you're a person who wants to be involved in the science stuff and that you're serious about education." So I just gave up my . . . I used to go to the gym a lot, too. And I was still an active person. I gave up that little extra time that I had. And now instead of just working a part-time, I'm seeing if I can get an

internship or part-time in a medical field. Anything that has to do with kinesiology so I can start getting the experience. I might have to work longer hours but in the end it's worth it just to get the experience. Once I'm out of school I don't have to be looking to get an entry-level job.

Right here everyone is not low-income but no one has money where they can just afford to go to school. I don't feel like I'm worse off than they are; it's just everyone is in the same boat. Every time that I talk to students it's always "I've got to go to work." or "I'm falling behind on my bills," or something. If we talk about money, it's always bad. That's why I feel comfortable here where I know everyone is in a similar situation to me where if I were to go to USC, everyone over there their parents have money and they just got to worry about getting the grades or I would be like, "Oh, my God, I got to fill out a loan," or you're stressing out about not just the money at the time but the money after you graduate.

Everyone is just here to take their class and then right away they just go home. So I don't have time to interact. In class, you don't have time to interact, you don't . . . And I haven't had any, I haven't been in touch with old friends maybe from community college. I haven't seen them here. I did see them before, maybe in my first year, but slowly, I haven't been seeing anyone. So I don't know if they just gave up, or anything. I don't think we talk about our social...how do you say it? Socioeconomic status. We don't talk about that. There are a couple students, they're younger and they have kids. We do exchange our problems a little bit "Yeah, I've got to go to work until so and so time. I'm not going to have time to study," stuff like that. But, yeah, we all pretty much

[Christiana's narrative continues] work and go to school, and manage to get through these classes. I don't know how, but we do.

I have a friend but I can't talk about it with him because he's rich. His parents are rich. His dad is a doctor and his mom works in a doctor's office with his dad. He has a Benz. I'm sure he knows that I come from a different background that's . . . There's nothing relatable. He's never been through anything in his life. It's just happy. I told my best friend that. I said, "I can't relate to him." The money got to his head. He doesn't think the way I think and he's selfish. I care about people and he just doesn't think like that. He thinks he is better than anybody because he has money. "I have a Benz." Whoopi doo. He's just materialistic. I just don't like people like that.

Yeah, socioeconomic status to me is basically what you are landing into from when you're born. You're born in a certain income and people always try to get out of it and go and improve but . . . And some people can improve but for the most part there's only so much you can do before work slows down or something and then you're struggling again. It's just difficult to improve from the very beginning. That's what socioeconomic status is to me. You're born into a place and you're just trying to get into a different, higher status. I have some money but I don't have a lot. It means I want to be rich, I know. I feel that people who are rich don't do things unless they have to. They don't care about the lower class and if I ever get rich I'm not going to be like that. I'm going to do everything I could to help people that are lower class.

CHAPTER FIVE

FINDINGS

In this chapter, I continue to present my findings in a more traditional format, in three sections each focused on one of my research questions. The first section is a brief review of the stories explicated in the composite narratives from Chapter 4. In the second section, I introduce the meanings participants made of their financial stories as viewed through my theoretical perspectives. I found that capabilities theory explained how students made meaning through their own values and motivations, their internal capabilities, and external factors. Additionally, I found stress a common theme for participants in their making sense of their financial situation. In the concluding section of this chapter, I explain how the participants' perceptions of their economic situations affected their college experiences. I found that participants whose economic situation afforded them the ability to attend college without the need to work thought that a student's economic situation, including their own, did not affect their education. The remaining participants disagreed and identified that the economic situation of economically disadvantaged (ED) students affected connections with other students and the institution, involvement in institutionally-related activities, academics, and students' ability to complete college in a timely fashion—or at all.

The remainder of this chapter, following the methodological foundation established in Chapter 3, focuses on the participants' perspectives, although it involves my interpretations of those perspectives and their applicability to this investigation. I first direct my attention to the stories students shared about their financial experiences.

Financial Stories

The questions I asked of the participants encouraged them to share detail about their financial situations before and during college. Participants spoke freely about their family and personal experiences, with answers primarily in five categories: affordability, finance-related struggles, financial and class awareness, working, and the other methods used to cover costs. The composite narratives in Chapter 4 serve as the primary analysis of what stories ED students shared, although I include a concise review here.

Affordability

Participants spoke frequently about the cost of items, including college, and the affordability of those costs (Hollifield-Hoyle, 2012; Levine & Nidiffer, 1996; Matus-Grossman & Gooden, 2001; McLoughlin, 2011; Primack, 2013; Stuber, 2011b). Two-thirds of participants indicated the cost of college as a primary factor in their decision of which college to attend (Elliott & Beverly, 2011; Heller, 2001; Hollifield-Hoyle, 2012; hooks, 2000; Kane, 1995; Kim, 2014; McDonough, 1991; McDonough, 1997; Mullen, 2009; Perna, 2010; Perna & Titus, 2004; Rorison, 2014; St. John, 2003; St. John, 2006; Wolanin, 2001), although this investigation found that some students with family incomes below the poverty line stated other factors, such as family and convenience, rather than cost, as the reason for choosing which college to attend. The college choice process thus results in “undermatching” (Bowen et al., 2009) as ED students in this investigation admitted to universities in the University of California system selected instead to attend California State University or California Community College institutions.

Interviewed students included tuition and fees in their discussions of college costs, but discussions of affordability also connected with specific expenses, such as books, food, and transportation. Students are unprepared for book costs, which they find substantial (Green, 2013; Hollifield-Hoyle, 2012; Rorison, 2014). Food costs (Green, 2013; Hollifield-Hoyle, 2012; McLoughlin, 2011) are smaller and regular, but also a realm where students enact control. Transportation includes regular costs (gas, car payments) and unexpected costs (accidents, tickets, maintenance) that push ED students to commute occasionally and use troublesome alternatives such as bussing and carpooling (Austin & McDermott, 2004; Dodson, 2013; Green, 2013; Hollifield-Hoyle, 2012). Participants also spoke about the cost of material goods such as phones, clothing, and video games, rent and campus living expenses, home maintenance, medical expenses, childcare, technology, and even the cost of a wedding (Rorison, 2014). Eleven participants indicated an affordability concern of spending for holidays, particularly Christmas, which itself resulted in students either unable to save or with the need to obtain additional work to cover costs. This association was not apparent in previous studies. Over half of the students also spoke about the cost—and necessity—of spending money on themselves, such as vacations, eating out, and other forms of “splurging.”

Challenges Connected with Financial Situations

Stories noted general financial struggles both in childhood and college, the latter exacerbated at times by a lack of receiving financial aid. The theme of financial situations as “hard” or a “struggle” was common. Participants spoke about rough environments in childhood, including crime, and connected difficult financial experiences in childhood

with food insecurity, utility shut offs, foreclosure, and bankruptcy (Acs & Nichols, 2005, Boushey et al., 2001; Federman et al., 1996; Glikman, 2004; hooks, 2000; Levine & Nidiffer, 1996; Matus-Grossman & Gooden, 2001; Primack, 2013; Wade et al., 2014; Weinger, 2000). Participants referred to, both in their childhood and in college, unexpected expenses that exacerbated their finance challenges (Green, 2013, Hollifield-Hoyle, 2012; McLoughlin, 2011; Rorison, 2014).

Financial and Social Status Awareness

When difficult financial experiences occurred, participants saw them as markers of their financial status. Their families discussed issues of affordability, unemployment, or debt but hid struggles, and participants were unaware of financial problems until a crisis occurred. Having material goods, eating out, and the type, size, and location of housing all were signals of financial status in childhood. Holidays were particularly a time when, as children, participants recognized financial struggles or advantages. Participants became aware, or more acutely aware, of financial status in relation to changes in the family financial situation, including changes in parental employment and income. In college, students identified on a similar economic level as their classmates but noted that markers of financial status included the need to work, the ability to receive financial aid, and the ability to participate in activities. Perhaps due to the high number of low-income students at these institutions, these ED students spoke infrequently about differences in material possessions, as noted in previous research (Aries, 2008; Wood, 2011). Students discussed financial struggles regularly.

Along with their parents' changing situations, participants noted how siblings received substantial financial support for attending college. These same participants noted opting for a less-expensive institution because they observed the family supporting the sibling caused the family strain. Participants also narrated stories of their aspiring to obtain a better financial status. Given the family sizes and incomes reported, and the location of the investigation in southern California, the students in families with the highest income could be considered middle-class, with most at least moderately economically disadvantaged. Yet participants, when asked to describe their socioeconomic status, provided phrases such as "we're pretty alright," "I live pretty well," and "pretty well-off," mirroring research on social class which suggests that students of most backgrounds identify towards the middle (McLoughlin, 2011; Stuber, 2006; Walpole, 2007). However, middle-class students also expressed struggles about their middle-class status specifically (Wood, 2011). Research scholars show that ED students have cultural mis-match with their institutions and enact different behaviors in their college and university and home communities, which result in feelings of exclusion. However, neither changed behavior nor exclusion were apparent in this investigation. This may be due to all participants coming from local backgrounds—these institutions were part of students' home communities (or close to them).

Employment

All participants discussed employment although not every participant worked. ED students meet expenses through employment (Kezar et al., 2014; Longwell-Grice, 2003; Matus-Grossman & Gooden, 2001; McLoughlin, 2011; Rondini, 2010; Rorison, 2014).

Students referred to work fluctuations beyond their control causing problems. Students also juggled multiple jobs at the same time, from picking up small occasional side employment to managing three separate part-time ongoing positions. Every participant except Sierra, who did not work and did not complete the interview series, talked about how their work, or the work other students did, interfered with the educational experience through limited time and increased stress (I will explore this more in the Participant Meanings section below). Students also connected working with sleep deprivation. Participants narrated stories of conflicts with supervisors at work and of work itself taking a psychological toll.

Students also identify with their work and receive benefits from their employment (DeVries, 2013; Green, 2013; Levin, 2014; McLoughlin, 2011; Rorison, 2014; Walpole, 2011). The participants spoke about work creating connections with the institution and other students, providing skills, and offering a way to give back to their institution, although they associated these outcomes with on-campus jobs. Those participants who did compare on- and off-campus employment, as exemplified in Lety's composite narrative [p. 122], universally claimed the preference for on-campus jobs, stating they provided flexibility to attend classes and study, and where supervisors understood the needs of students, although participants noted these jobs were difficult to obtain and limited in hours (Green, 2013; Rorison, 2014; Soria, 2013). Students spoke about obtaining employment through connections, often friends. Others referred to challenges in obtaining employment, even after participants applied to work at several businesses. During my member checks with participants, Mattis discussed how his institution

devalued his military skills in the job search process. Occasionally, students identified specific classifications of employment as undesirable. Participants also talked about unexpected job opportunities or promotions providing them with more flexibility.

Making Ends Meet

While participants relied upon work to meet the costs of attending college, they also used financial aid and family, and students noted other techniques for covering expenses (I discuss family financial support and institutional programs in the External Factors section below). The majority of ED students receive financial aid (Bowen et al., 2009; Nora et al., 2006; U. S. Department of Education/Choy, 2000). Universally, students spoke about financial aid either as relied upon or unobtainable. ED students who receive financial aid, which provides stability and independence, see this aid as vital to their ability to continue as a student (Primack, 2013; Rorison, 2014). Participants thought of financial aid, which they referred to as “FAFSA” (the Free Application for Federal Student Aid), only as scholarships, grants, and waivers, not loans, even if the loans came through government aid loan programs. Also (as I will discuss in the External Factors section below), participants used government assistance programs to help with educational and living expenses while they attended college.

ED students are debt averse (Arzy et al., 2006; Bloom, 2007; Cortes & Kwak, 2010; Kinsley, 2014; Stieha, 2010). In this investigation, students avoided loans, but six students relied upon these for covering college costs, and 10 students relied upon money obtained through other debt, whether borrowing from other individuals or through credit cards, to finance their education (Green, 2013; Hollifield-Hoyle, 2012; Kinsley, 2014;

McLoughlin, 2011; Nora et al., 2006; Rorison, 2014). Students even preferred credit cards over student loans. Participants talked about using credit cards to build positive credit, but every student who used credit cards talked about overspending.

Students also spoke about making ends meet through practical spending (DeVries, 2013; Green, 2013; Hollifield-Hoyle, 2012; hooks, 2000; McLoughlin, 2011; Rorison, 2014). Participants, when possible, purchased used books or borrowed, shared, rented, or copied them to limit expenses. Students spoke about how they stretched their food budget, attended events that offered free food, and used the campus food pantry (Hollifield-Hoyle, 2012). Students spoke about bussing or carpooling, either to reduce costs or, temporarily, due to loss of other transportation, although as reflected in two of the composites, these options had negative repercussions [p. 118 and pp. 145-146]. Finally, learned in part from family, participants spoke of limiting spending to essentials and budgeting to keep costs manageable.

Along with these techniques of meeting educational and life costs, participants described less conventional, typically limited, ways to earn money or keep costs down, from participation in research studies (such as this one) to them eliciting funding for college from celebrities. Institutional choice and policy also affected college costs. As noted, participants chose their college based upon affordability. Students stated that this was due to situations where they were uncertain about what educational path to pursue and wanted to explore that at a less-expensive institution. Students also noted that continuing to take courses at community colleges while enrolled at a university could assist with cutting costs—as long as the courses would transfer as needed. Additionally,

students found ways around policies to help with costs. For example, in spite of remaining in a committed partner relationship, Miotto chose to stay single officially to qualify for government benefits and avoid the marriage tax penalty.

Other Financial Stories

The preceding topics covered the majority of stories participants told. The students also articulated less common topics. Students talked about having “enough” money in childhood. Students also spoke about their educational future, connecting that with their ability to afford (or not) additional education. Students shared stories not related to finances, about relationships, coursework, physical fitness, and more. However, aside from how those stories connected with or expressed the financial experiences of students, they lacked relevance to this investigation. I next turn to the meanings students made of their financial experiences.

Participant Meanings

The second research question seeks to determine how students made sense of their experiences. I found Sen’s (2006) capabilities theory an appropriate framework through which to consider participant meanings. In that framework, an individual’s values and motivations are considered in light of their internal capabilities and limiting (or supportive) external factors. This conceptualization helps to explain the effects financial situations have on students, what factors influence those affects, and how those affects shape college outcomes. Examining what students valued, I found participants discussed their perception that college would lead to, in their words, “a better life.” Additionally, they described how financial experiences connected with their motivations and values

about which they were more positive (for example, motivated by beneficial outcomes) than negative (for example, talking about lacking connections or having undesirable outcomes). With respect to their internal capabilities, participants spoke about how their individual effort made their financial situation irrelevant yet also about how choices, focus, financial awareness and management, and perspective assisted them in coping with—or were affected by—their economic experiences. Students connected meanings with external factors which promoted or inhibited participants' college experiences. These included the challenges in a student's environment, which included expenses, financial aid, lack of information and structural barriers; unexpected situations; the struggles produced by limited time; the roles of various identities; and sources of support, such as family, friends, and other students (though participants also noted how these supports also caused issues). Finally, participants noted regularly how financial experiences and the choices that resulted led to or mitigated stress.

Participants' Values and Motivations

A requirement for participation in this investigation was that students sought a degree. As found by previous studies (Fountain, 2014; Green, 2013; Herideen, 1998; Hollifield-Hoyle, 2012; Levin, 2014; McLoughlin, 2011; Primack, 2013; Rondini, 2010; Weirick, 2012), the primary motivation for college attendance and completion was a better life, denoted typically (but not exclusively) through obtaining economic security. Miotto returned to college for the benefit of herself and her son.

I've got to do something and I want to make good money so I could provide him a good life. That's when I decided to go back to school because I was tired of being lower income. I made decent money, but not enough to be what I want to be.

Although students recognized college had costs, they assumed that the result was worth it, as noted by Stanley: “Don’t be afraid of the cost. . . . Because if you know what you’re going to do, it’ll all pay off in the end.” Participants’ families extolled the benefits of higher education as reflected in Gioan’s narrative [p. 105]. Students tied this to their aspiration for a “full” college experience that included living on-campus.

Students credited struggles, theirs and those of other individuals in their lives, as motivating factors to achieve a college degree (Gandara, 1995; Hollifield-Hoyle, 2012; Jacobsen & Mokher, 2009; Primack, 2013; Rondini, 2010; Weirick, 2012).

Growing up was, “I guess now we have a house,” but I didn’t think about it that way, “Now we have a house, that’s cool,” but I didn’t really realize what that meant. “Now we can afford our own place, we don’t have to be living under somebody’s roof.” I think growing up is you’re going to school. You’re kind of more thinking about all the friendships and this and that. But once you’re in college you’re like, “Wow. We used to live like this but now we’re living this way. That’s a big difference.” And then you don’t want to go back to living like how you were before. You’re always thinking, “Okay, let’s make sure we keep going. Let’s keep going and let’s just not look back.” Remember, but don’t step back. Step forward. (Peter)

They were motivated by academic and financial achievements, their own and others’, describing them as more important in connection with struggles or discouragement that had occurred previously. Every student except Johnny spoke positively about their academic achievements, and students claimed academic achievement as their greatest accomplishment in college, especially after academic struggles, as exemplified by Chico.

My favorite story from my college experience is this past summer semester. Over my entire first year of college I went through a depression and I hit my lowest point when I could not pass my math class. I tried hard but I could not concentrate. It destroyed me. I still continued trying summer semester and I passed with an A. This experience meant the world to me. Not passing put me over the top and that’s when I knew I needed to adjust. I had been trying to better

myself but I actually managed when I saw my ending grade. It gave me so much confidence. I am excited to explore my new confidence and build from that.

Other accomplishments included scholarships and leadership roles in organizations.

Although obtaining funds was their primary motivator to work, students also worked or aspired to work to gain skills and experience for future jobs. They worked to cover the costs of their education, the costs of living, for spending money, and to support family. Employment also provided participants motivation for academic achievement.

Participants linked their motivations with values of perseverance, family connection, helpfulness, self-care, hard work, independence, accomplishment, material rewards, financial prudence, and stability. Perseverance was connected with struggles, and students spoke about the need to keep going (Green, 2013, McLoughlin, 2011).

Maria, who, as noted previously, had the most challenging financial situation, espoused an attitude of perseverance frequently.

I think that's what I'm doing now and it's like pulling through however I can. . . . I think it just put me in a place where it was "Man, this is hard. Life is hard." . . . And it just felt really alone. It was just kind of setting back, like, you kind of just set me back where it was, "Well, what's the point?" You know what I mean, like if it's this hard, maybe it's not meant to be or maybe it's not supposed to be done, but I'm like, "No. The best things are the hardest to do."

This last line also reflects declarations students made that adversity made them stronger.

Participants learned to value family from their family's behaviors. For some, this occurred through how family interacted with each other, "pitching in" to help, such as with Sierra. "Because my siblings are a lot older now, they work, so they help my dad out a lot. So it's all about like, 'Okay. We're family.' . . . Now they pitch in with whatever they can." Parents demonstrated the value of family through sacrifices they made for their

children (Bean, 2003; Gandara, 1995; Kinsley, 2014). Participants linked helping family to an overall value of helping others. Students expressed how, even when they themselves had little, they did what they could to help when others struggled. Participants considered spending on others, whether money or time, as “worth it.” They also valued and were motivated by the support they received from connections to others.

Participants also saw spending time and money on oneself as “worth it.” They took breaks from college or work or bought items because they “deserved” the break or “needed” the item for self-care. However, participants hesitated to state this unconditionally. Stanley combined need and splurging when speaking about purchases. “I worry about being hungry or not having enough so I splurge on food or clothes.” Although students used credit for splurging, they recommended obtaining financial security before spending on self.

Students connected financial security with hard work (work that requires significant time and effort). ED students articulate work ethic as a value commonly (Aries, 2008; Bean, 2003; Cutri et al., 2012; Gandara, 1995; Gorman, 2000; Green, 2013; hooks, 2000; Martin, 2012; Stuber, 2006; Stuber, 2011a). Participants noted their parents modeled hard work and demonstrated working hard themselves. They also identified that being a hard worker made them valuable; however, they also were aware that employers did not always acknowledge that value, such as when Mattis noted an experience where his father was laid off after working for 20 years at the same company.

Participants who worked aspired to take responsibility for their own finances. Students connected financial responsibility with independence, from minor independence

(control of their own spending choices) to full independence (moving out on their own). Stories reflected participants' aspirations of gaining independence from family. "I wanted to make my own money. I didn't want to keep asking, 'Can I have \$20 to go out?' And then also for the freedom" (Chico). Students viewed money as "important." However, Link and DJ (both in financially secure situations) claimed they were not materialistic or interested in money. Due to the difficulty of earning money, participants also valued financial prudence (Aries, 2008, hooks, 2000; Martin, 2012). For example, while students chose college based upon affordability, this did not always reflect an inability to attend a more expensive institution, but instead the value seen in choosing a less expensive alternative such as in Lety's composite narrative [p. 118]. This priority of practicality in spending also became apparent in choices about food and books.

Many students connected avoiding loans with fiscal prudence, with Cindy, a soon-to-be graduate of SSU, noting her accomplishment of no loans as her "greatest success" in college. While participants knew that loans could relieve immediate burdens, they described friends or relatives who had ongoing struggles with paying back loans as reflected in the composite narratives [p. 120, p. 129, and p. 132]. However, even those who had avoided loans raised the possibility they would need them in the future.

Stability—or the lack thereof—was a common theme throughout the interviews. Stability was connected to—but not encompassed fully by—financial security. Students who had substantial financial support (from any source other than work) noted feelings of security, which provided comfort and freedom. Mattis, who covered his education through grants and the G.I. Bill, was reassured by the guaranteed coverage of his costs.

It means less worry about money, and more focusing on grades, and the occasional exploring different things like, say, doing some activities. . . . In pursuing your job, it's less, "Oh, no, I need this to survive," more like, "Oh, this is just extra money."

Throughout the participants' narratives, students linked instability with struggle. In childhood stories of inconsistent family employment, physical moves and status changes underscored instability. The discussion about the longing for stability at the end of Lety's composite narrative [pp. 132-133] demonstrates how this value affected student choices.

Participants' interview answers demonstrated that the priority they gave to their values changed due to circumstances and experiences and affected the choices they made. Aspiring for increased status through a college education, academics were these students' highest priority. They prioritized school over work and sacrificed money for their education. Santiago changed his work schedule due to educational priorities.

The first year and a half, that's when I did my most . . . And then that was just like the general ed classes so I didn't struggle too much. But now that I'm getting into my upper classes, that's when it started to make a difference in there and I made that choice to sacrifice the little extra money that I had right there to just invest it in my time with. . . education.

However, participants' experience of financial pressure could alter that priority. "If you're short on money . . . working is going to be a priority. You're not going to be like 'Oh, school comes first and I'll see how I'll deal with having food or paying for car insurance'" (Abigail). Priorities also affected students' choices about student loans.

Other values also took priority over finances. Not all students chose their educational institution in connection with costs. For some, convenience, proximity to family, or other non-financial benefits were more important. Participants noted family as a priority (as I will discuss more in the External Factors section), as well as other

relationships and connections. Choices of where to live or what activities to partake in reflected aspirations regarding obtaining the full college experience as exemplified by Bob's greatest success at SSU was that she was "able to explore different aspects in college." Although participants claimed values and prioritized them, the ability to make choices based upon values reflected participants' internal capabilities.

Internal Capabilities

The internal capabilities participants portrayed most often related to making choices, individual effort, perspective, ability to focus, and financial awareness and management. Students were challenged to make choices aligned with their values, especially in relation to spending. Participants who had experienced economic struggle chose to spend money in frivolous ways when they first obtained expendable funds, such as from a first paycheck or aid refund check. Some students continued spending after this initial challenge to strain to make the "best" financial choices, which affected their ability to save money, purchase educationally-related needs, or cover required bills. Roman indicated how the ease of credit card use and pressure from friends created a challenge.

They wanted to do more stuff, "Oh, he's getting married, let's go to Vegas," like stuff you want to do with your friends and you probably can't afford at the time but you're, "Oh, it's okay. It's just once in a while." But when you go to Vegas you already have, "Oh, I'm going to try not to spend that much money," but when you're there it's kind of hard to limit yourself and have fun so it's "Okay, well." I spend more and more and more.

Conversely, while not ascribing their decision making to a particular capability, students demonstrated this capability through their stories, for example, in Lety's composite narrative about staying home and working over winter break [pp. 127-128].

Also, participants paired their individual effort with the idea that a student's economic situation did not affect their educational experience (McLoughlin, 2011; Stuber, 2006). ED students rejected being defined by their economic situation (Williams, 2009; Martin, 2012). This perspective was not limited to Merit students, as thirteen participants noted explicitly that their educational outcomes would be based upon their personal talents. Santiago linked academic achievement to the level of seriousness of students and taking advantage of opportunities.

A poor person can be way better in school than just one who has money because money doesn't make a difference in the way you take school seriously. If you have money and you dorm here, . . . you could take complete advantage of all this or you could take complete advantage of the parties and other stuff that isn't really . . . it's not useful in your future.

Bob ascribed accomplishment to the person, not the situation: "I know some people say that if you're having more money, you'll get more opportunities, but I don't think so. It also depends on your talents and to your grades and everything else." Participants also suggested that anyone could find a way to fund college, as Jose stated: "I don't think it matters if you have money or not, college offers many forms of help whether its financially or academic. There are many programs to help students with their needs and community college is an affordable option."

The perspective that a student's economic situation did not affect their educational experience was just one way participants made sense of their financial experiences. Where Cindy noted that her social status did not define her, other students found economic status influenced their life. Participants perceived social status as divisive and condemned the wealthy. Yet even clearly ED students expressed a view that

others needed financial assistance more than themselves. Students made sense of financial challenges through a positive perspective; for example, Jose discussed feeling fortunate to receive financial aid compared to students who did not receive aid.

I felt really lucky that I'm able to get my classes paid and extra money from the financial aid. I think I get a grant or something like that, so, a little extra money. That was the situation where I felt very fortunate to be able to get the financial aid because a lot of people don't get. And they have to many times pay out of pocket, which can get really expensive.

Students also retained negative perspectives of challenges, describing them as difficult and the “realities” of life. The participants compared themselves negatively to other students with better skills to handle financial frustrations, as expressed by Chico. “I can't live on my paycheck. I hear about single moms that are going to school and doing everything; I don't know how they do it. I can barely do it.” Participants expected that more money would increase the options available to them, yet students who did not qualify for financial aid stated that college would be “easier” if their family earned less money and they could receive grants or waivers.

Students' finances affected their ability to focus on academics. “By not having to worry about paying bills it allows for a student to focus solely on studying for school. Struggling with money made me contemplate missing school in order to work instead” (Roman). Living at home affected participants' ability to focus negatively. Participants assumed that wealth would allow them to focus solely on school. “I feel like money could help you with books. I just feel like it would help out a lot. You wouldn't have to work as much and could focus more on classes if you had more financial support” (Bee).

Students also gave meaning to their financial experiences through the capabilities of financial awareness and financial literacy. Participants expressed that in childhood, an incident occurred which exposed economic challenges, such as the story from Lety's composite narrative [p. 116] where Lety learned about her father's unemployment. With other participants, as they grew older their family began to discuss finances, and students became conscious of their parents' struggles (Cilesiz & Drotos, 2014; Martin, 2012). In college, students limited their awareness of finances intentionally, such as refusing to look at their bank account, whereas other participants needed to understand their finances to navigate financial challenges. Students demonstrated this latter view through financial planning for future education. Participants associated financial planning with stability, which also influenced the alternatives available to them. Students also referred to a lack of or a need for financial literacy (Kezar & Young, 2011), as expressed in Christiana's composite narrative about not being taught how to budget [p. 147].

Students demonstrated the capability to act to mitigate college and life costs as noted in the Making Ends Meet section above (McLoughlin, 2011; Rorison, 2014). While large-scale choices (working, obtaining aid, living with family) represented significant methods of addressing costs, participants also demonstrated an aptitude for implementing smaller, regular actions to manage finances, noting that "every little bit helps." Students became intentionally busy to limit their costs. Cindy, about to graduate, planned to take a break before her next phase of education, during which she planned to assist her mother who was having surgery. "If I keep busy, I won't spend. That's the way I like to see it."

Participants relied upon various resources to assist with financial pressures and noted that students needed to be willing to use those resources, including family.

If you don't have to take a job to be able to pay for school and if you have parents that are willing to help you out or a guardian that says "Go to school and I will pay for you," take the opportunity and use it. Don't feel bad about it. (Peter)

The ability to save money also varied, both by the individual's capability and their circumstances as described by Miotto: "I'm terrible at savings, but it's because I don't make enough to save—which is hogwash. I can totally take \$40 out of each paycheck and put it in a savings, which I don't." While participants employed small and large options to keep costs manageable, limited options reduced their ability to manage their finances.

External Factors

External factors limited the options available to students. Participants connected their financial situation with external factors most often with how finances affected decision making directly and how friends and family created or modified the financial situation. Other major factors included environmental issues, such as structural barriers and financial aid, lack of information, unexpected situations, time, and identity. Participants were more likely to view external factors negatively than positively.

Given these students' and their families' limited financial resources, it is not surprising that participants' expenses, including tuition, were limiting external factors (Bloom, 2007; Cilesiz & Drotos, 2014; De La Rosa, 2007; Kinsley, 2014; Levine & Nidiffer, 1996; Primack, 2013). Students stated not only how expensive college was and its increasing costs, but also a lack of understanding as to why both of those were the case. Expenses, even when small, added up. The interest from debt, such as student loans

or credit cards, compounded the issue. Students experienced difficulty earning money and, after paying for college costs, had no money for savings or other needs or wants.

I do remember last year I was making some good money and I was trying to save but my car would keep breaking down because I was traveling far. I could not save to save my own life that day. . . Now it slowed down, I don't have any unexpected expenses, but I don't have the money to be able to go and spend on things that people want to spend if it's not a bill. (Peter)

This sometimes resulted in guilt in spending. Participants also identified other individuals as contributing to their financial difficulties. College staff were not always helpful. Bee blamed her credit card struggles on bad advice from the retail employee who encouraged her to lie about her income on her credit card application. DJ was “screwed over” by his employer for a scholarship out of high school. Participants faced problems at work beyond not earning enough money, including a lack of compassion from supervisors, inconsistent hours, and pressure to not quit.

Financial aid was another external source of funds. Substantial aid provided students freedom and stability and allowed them to support their family (or not need their family's support). Financial aid allowed students to feel okay in making mistakes in their academic journey, to be selective about employment, and to participate in activities. Students who received scholarships gained benefits both for their finances and for their ego. Students with no financial aid noted that not receiving aid did not mean they did not need financial assistance. Students' explanations yield a circular system of financial aid and academic achievement, where academic achievement increased the possibility of financial aid and receipt of financial aid motivated students to do better academically. Students were confused about financial aid. They spoke about aid amounts changing and

were unsure of how their academic and financial decisions might affect how much aid they received.

The problems with financial aid were part of structural barriers participants encountered (Bragg, 2001; Goldrick-Rab, 2010; Hauptman & Merisotis, 1989; Herideen, 1998; Hollifield-Hoyle, 2012; Kinsley, 2014; Levin, 2014; Perna, 2010). Other than Chico, who noted “They want to keep us down” (a reference to ED students), participants did not tie systematic oppression to their experiences directly. However, they identified where institutional processes created burdens. The story of dismissal and fight for readmission and re-institution of financial aid as relayed in the Christiana composite narrative [p. 141] demonstrates this. Financial aid policies interfered with students’ ability to receive aid. Participants perceived that applying for aid was complicated. They experienced delayed receipt of aid, limits on aid amounts or length of time to receive aid, hassles of meeting aid process requirements, and policies which dictated whether or when students could receive aid. Other programs could also have burdensome or conflicting requirements which limited students from taking advantage of opportunities (Green, 2013). Maria tried to take advantage of several programs which all had the same requirement of meeting with counselors, but the programs did not coordinate that aspect. The institution students attended also affected opportunities available to them.

Institutions did not provide the information participants needed or in a method that reached them effectively. Students demonstrated a lack of information about financial aid (De La Rosa, 2007; Heller, 1999; Levine & Nidiffer, 1996; Tierney &

Venegas, 2009). When she provided advice to other students about campus resources, Cindy noted students' lack of knowledge.

Even if you do know what you want to do, take advantage of your resources at the college. If it's a university or anything like that, because it's there, and I feel like a lot of people don't realize it. Then, once they get into their junior/senior year, they realize. "This was offered to me, and I didn't even know. This was right in front of me, and I didn't even know." It probably could've helped them better on with their education, with finances, saving money, this and that.

Roman's lack of awareness about transferring regulations delayed his SSU entry.

Unexpected issues such as crises absorbed time and money and altered priorities (Green, 2013; Hollifield-Hoyle, 2012; McLoughlin, 2011; Rorison, 2014). The suddenness of these incidents made it easy for students' finances and life to get "out of hand." These types of crises created major changes in other peoples' lives, such as the divorces mentioned by participants (Levine & Nidiffer, 1996). However, students did not perceive all unexpected events as negative. Santiago described his mother's temporary disability as a "miracle" as it provided needed funds. Unexpected job opportunities or promotions provided participants with more flexibility. Also, crises did not need to be financial in nature to affect a student's financial situation. Chico recounted her sister's suicidal ideation and noted little direct financial effect on her family due to medical benefits but discussed how priorities and opportunities changed.

Chico's opportunities changed due to the time she needed to give to support her family. Time was a recurrent issue for participants (Green, 2013; Herideen, 1998; Hollifield-Hoyle, 2012; Kazis & Liebowitz, 2003; Kezar et al., 2014; Levin, 2014; Levine & Nidiffer, 1996; Matus-Grossman & Gooden, 2001; McLoughlin, 2011;

McSwain & Davis, 2007; Rondini, 2010; Rorison, 2014). For Cindy, with a vehicle breakdown, time was the issue, not money.

I would say the most I've ever had was probably just someone breaking into my car, and I had to fix my window. But I was able to fix that right away without any problems. It was just the time that I didn't have . . . Because I was like, "I need to get to work, so I don't know who's going to fix this car."

Participants connected time struggles with financial struggles regularly, and experienced problems with employment, commuting, and assisting family. Students who relied upon alternative transportation (bussing, carpooling) faced time challenges. Money affected students' commutes and, as noted in the quote above, unexpected car issues also cost time. For those employed, juggling work, college, and sleep was a challenge, described as "This is just too much" (Maria). School and work conflicted, and when students prioritized college, work suffered and financial struggles increased, but when they prioritized money, academics suffered. These issues were exacerbated for Miotto who was also balancing them with being a new mother. Due to conflicts between college and work, participants sought flexible employment, which they associated with on-campus jobs. Program requirements and class expectations took time these students did not have. Participants also could not participate in previously noted methods of controlling costs or making additional money due to time constraints. Although few references participants made to time had a positive connotation, Bob and Cindy both noted how their full schedules required them to develop excellent time management skills.

Although this investigation focused on financial situations in part to address struggles of ED students, I asked specifically about other participant identities during interviews, and participants expressed them of their own accord, occasionally. How

others treated participants based upon perceived identity makes identity an external factor. Participants did not connect their socioeconomic status directly as a factor that affected their educational experience. However, students who identified as middle class spoke of the “crush” of being in the middle, as noted previously. Bob was frustrated with her lack of financial aid. However, she provided no stories that depicted struggle as a result of her financial situation. Also, participants suggested wealthy students received an advantage in the educational process, although participants noted those students may not take advantage of their opportunities.

Students made little or no connection with their social or other identities and their financial life, although two students did identify strongly with their work. Additionally, Mattis, who had served in the Marines, noted how his military identity, while making him separate from other students, provided him with stability in his educational funding (Levine & Nidiffer, 1996). Participants also did not perceive social identities as having considerable ongoing negative effects on their education; instead, some perceived them as having positive effects. Race in particular, when described as having an effect at all, was seen by participants as positive. Students’ racial identity provided them with a connection to other students and campus resources and opened doors to additional opportunities such as scholarships as in Lety’s composite narrative [p. 124]. Two participants experienced negative racial stereotyping or bullying—but only in incidents which occurred away from campus. This was the case for students from all racial backgrounds. However, both campuses had Latinx students as the largest ethnic group on campus, and the majority of participants in the investigation identified as Latinx. This

population's experiences might be different at institutions with different racial demographics. Participants identified that their or their parents' status as immigrants affected their financial and college experiences. Parent immigrant status limited the parents' ability to assist with college-related activities and limited job opportunities. Participants who were immigrants or children of immigrants had a stronger connection than other students with extended family. One student identified not only as an immigrant but as undocumented, and while he experienced costs associated with that status, he did not feel excluded on-campus or by current political events.²

Similar to race, first-generation student status connected students to resources, although the status meant they had limited college knowledge and financial literacy. Participants rarely mentioned gender as problematical; however, Abigail described how her gender cost her a work opportunity and resulted in differential treatment in her academics.

One professor, we were in lab and he was saying how they were hiring in the stock room for the Chemistry Department and he was going up and telling the guys. He wasn't going around and telling the girls. . . . I applied anyways and I got the interview . . . but he never came up to me and told me, "Hey, do you want to apply to the stock room?" It was mainly guys and he even told them how if he had more grant money, he would get them to work in the lab, all this, and I'm, "What about these other girls who are doing their job they're maintaining? They're doing really good." So that's a little discouraging. I was like, "You know what, I'm not going to let him get to me."

² During this investigation, U. S. President Donald Trump pushed for the building of a border wall, blamed undocumented immigrants for problems, and also ended the Deferred Action for Childhood Arrivals program.

Age had an effect, with older students more likely to have worked. Age provided older students with resources and life experience that benefitted them in college.

As already noted, support available to participants affected their opportunities and influenced their choices. Every student's narratives included family support (or lack of such), but students' stories also included other support networks such as friends, institutions, institutional agents, and communities. Friends played a variety of roles: chauffeur, shelter, lending agency (for materials and money), and employment matchmaker. Friends provided general support including commiseration and confidence-boosting. Participants hailed friends, both pre-existing and those developed in college, as helpful with academics. Johnny did not connect with many students but reconnected with a high school friend. "We decided to take math classes together in order to support and to maintain consistency. I could use the help in math more than ever plus it's nice to have someone to be there with you." Sierra received help from older students while founding a club on campus. "Both girls have given me tips and advice on everything from buying cheaper books on Amazon to taking a class in the shorter terms rather the long terms."

Institution-based support networks included government benefit programs (such as unemployment and food stamps), the military, and programs at the colleges (such as food banks and identity-based service centers). These networks provided necessary financially-related aid. "I do get government assistance. It's not very much, but it helps. So, without that I don't know what I would do. I honestly don't," (Miotto). Universally, those who used government programs also stated how these program's processes and procedures led to challenges and stresses (Green, 2013). Locations and events on campus

provided free food and other financial benefits, such as book borrowing and course materials. However, service centers provided connection and support beyond financial.

The veterans success center on campus, since they were so helpful and helped me out so much, the least I can do to repay is by volunteering with the organization. . . . What I enjoy most of it, how it brings us all together. Don't get me wrong. I love hanging out with regular students too, but it's just that you feel comfortable, you can say things, because there's some things you can't say around other people, because they look at you and understand. (Mattis)

Two-thirds of participants noted staff as well as faculty as part of their support networks.

Along with general support and encouragement, these individuals understood financial issues and gave of their own time and resources to support students. Several individuals worked around university protocol to assist Bee in her struggles.

The only reason I got my financial aid back was because this lady and financial aid director, she saw me get my scholarship, so she was, "I know you." And she helped me fight to get my financial aid back and I ended up getting it back. . . . The Director of Academic and Advising on campus. He believed me and I had to be with psychological counseling to get advice. Basically, if it wasn't for him and the lady in financial aid, if they didn't believe in me, then I probably would still be dismissed. He really bended the rules a little bit to get me back into school.

To assist Abigail with her academics, a faculty member called Abigail to her office and confronted Abigail on her academic struggles resulting from needing to work. This demonstrated both the support and pressure institutional agents could provide.

Most community support of participants came from other students in their college community. Over half of the participants indicated that other students at their institution were similar to them in their financial situation. This provided a connection and a sense of comfort. "So, being here it's really beneficial for me because I know that I'm not the only one. I can kind of ask other people for help," (Roman). No student experienced feeling as if they did not belong. Qualitative scholars have had similar findings at

community colleges (Levine & Nidiffer, 1996; Stuber, 2011b), although Levin (2014) notes ED community college students “beyond the margins” (such as ESL students) do not connect with broader campus peers. In childhood, students also received the support of their home community. DJ lived in a financially homogenous community that masked financial lack and where community members worked together at times to address needs. Abigail, even in her rough neighborhood, found connection with other children.

The most important support network for participants was family, including extended family. Participants lived with family, borrowed money from family, were fed by family, acquired jobs from family, obtained childcare from family, accepted or borrowed cars or obtained other transportation assistance from family, and received non-monetary support from family (Arzy et al., 2006; Bedsworth et al., 2006; Bergerson, 2007; Conger & Donnellan, 2007; DeVries, 2013; Dowd et al., 2013; Gandara, 1995; Gonzales, 2012; Green, 2013; Hollifield-Hoyle, 2012; Kinsley, 2014; Matus-Grossman & Gooden, 2001; Primack, 2013; Rondini, 2010; Rorison, 2014; Weirick, 2012; Wood, 2011). Participants recognized that family support began in childhood, that parents provided a “roof over our head” (Roman) and sacrificed to move the family out of questionable home locations. Participants saw how the changes in family financial status affected the support families provided. Cindy lost all the college money her family had saved when her parents divorced. Those participants in committed relationships also received support from their partners. Bob, Chico, and Peter were the only students whose family covered the cost of tuition and fees, although for Chico and Peter this was for a limited time only. However, thirteen participants received financial assistance from their

family when needed. The same number also lived with their family for free, and two lived with their family but paid some rent at least occasionally, in spite of deeming living on campus part of the full college experience (Green, 2013; Rorison, 2014).

The requirement to pay rent underscores the reciprocal nature of the support network, family especially (Cilesiz & Drotos, 2014; Deil-Amen & Goldrick-Rab, 2009; Dowd et al., 2013; Gandara, 1995; Hopkins, 2014; Kinsley, 2014; Levin, 2014; Levine & Nidiffer, 1996; McLoughlin, 2011; Primack, 2013; Rodriguez, 2003; Rondini, 2010; Rorison, 2014; Weirick, 2012). Participants expressed their indebtedness to their family.

That's usually voluntarily as in I do it out of my heart because it's weird because my parents were, "No, no, no man, it's your money. You take it." I kind of have to force them to take my money, which is just awkward and creates a scene in public. . . . But hey, it's my family. I kind of do it. I mean, I'm the oldest son. (Mattis)

Students also had a focus on family in their future.

I could be in school maybe 5 years until I graduate but I want to be there quicker so I could get my degree quicker so I could help my mom quicker. Because she is getting stressed more and more. The reason I'm doing all this, I found a career I want to be, I want to do, but the main reason I'm doing something like that is because I want to help with my mom. I want her to . . . She deserves a better living life. I don't want her to work as hard as she is right now. (Santiago)

Some students helped family as a requirement; they did not have a choice. However, students also wanted to support their family when possible, and expressed a positive perspective of giving back. The aspiration or requirement to support family included students who lent them money, paid for assorted items, worked for family with no compensation, helped with chores or tasks at home, and even housed them. Family support also affected college choice, as students needed to remain close to family. For

three students, their parent picked their college, with Cindy's story as an extreme example.

My coaches kind of said, "Well, why don't you? [Apply to schools out of state.] We can try to find you a place. We can get you out through scholarships." And I said, "You know what? Sure, let's try it." I did have an opportunity to go out. It was like Kansas. And I was, "That's really far for me." But they were willing to give me pretty much everything that I wanted. But I told them no. When speaking to my mom about it, first thing she didn't even congratulate me. She didn't say anything. She just said, "Who's going to take care of your brother?" And I said, "Okay, that's a no." . . . I turned it down. I was, "No, I guess I can't go."

Also, participants' siblings also pitched in to support the family.

The support students received from family went beyond financial. Students, as noted above, received encouragement from their family to attend college as a means of obtaining a better life. Participants acknowledged that their parents instilled values and skills that helped them develop. However, this support also led to pressure as demonstrated in Christiana's composite narrative [pp. 143-144]. Additionally, not every family was supportive. For example, Miotto experienced mental and emotional abuse from her family when growing up, which drove her to rebel and eschew college immediately after high school.

Participants valued education, economic security, and relationships. Although occasionally they were challenged to make the optimal financial choices, students demonstrated consistently that they had the internal capability to complete their education and obtain financial stability. The ability of students to do so was hampered by external factors of costs, policies, and time while aided by support from family, friends, and institutional agents and programs. From a capabilities perspective, external factors limited students' ability to obtain their desired outcomes.

Stress

When I proposed this research initially, I did not include stress-related theory as part of my conceptual framework. My questions did not seek directly to determine its effects. However, early analysis demonstrated that ED students made sense of their financial situations through how those situations aggravated or mitigated stress. All students experience stress from community college students (Pierceall, & Keim, 2007) to those at the Ivy League (Hudd et al., 2000). Every participant spoke about stress, eight times as often in negative terms (experiences which caused stress) as in positive terms (experiences which relieved stress). Stress includes both major life events (such as a death in the family) and daily struggles (such as the inability to purchase a meal) [Conger & Elder, 1994; Lazarus & Folkman, 1984; McEwen, 2008; Shanks & Robinson, 2013]. Consistent with existing research (Turner & Avison, 2003), financial situations for ED students in this investigation produced more of the latter than for non-ED students. This suggests that research that examines only major life events would provide an incomplete stress profile for ED students.

Participants spoke about stress in a variety of terms, for example “struggling,” “quite difficult,” “it’s hard,” “took a toll,” “burden,” “worry,” and “overwhelmed,” and expressed that stress started in childhood (Austin & McDermott, 2004; Gerrard & Roberts, 2006). Although participants in this investigation did not identify specifically how family stress in childhood influenced them, the Family Stress Model suggests that parental behavior in response to financial stress would have affected child development (Conger & Conger, 2002; Conger & Elder, 1994; Conger et al., 1999; Gershoff et al.,

2007; Kim et al., 2014; Zilanawala & Pilkauskas, 2012). While families sometimes hid struggles, signals of financial problems affected family dynamics. Participants' families experienced financial stress more often than the participants did. After his parent's divorce, Santiago's mother had to work multiple jobs. "My mom, she just has her, I would say, entry-level jobs. She has two jobs now, right now, because she let go of her third job. It was causing her problems, stress." However, financial stress in a student's family in turn caused the student stress or placed a burden on the student, as expressed in the Christiana composite narrative [pp. 143-144]. College expenses added burden to families and students took steps to mitigate that. Cindy showed how her awareness of her mother's struggles changed how she acted.

Because my parents went through the divorce, I was able to become more independent. . . . I'm taking care of myself but at the same time supporting and . . . maybe not financially but that physical support where she [her mother] needs help here, she needs this and that. She's the one that's been paying everything.

Students also struggled with financial decisions their parents made.

In college, financial stress combines with other stress and affects grades, integration, well-being, and persistence (Adams, Meyers, & Beidas, 2016; Baker & Montalto, 2019; Britt, Mendiola, Schink, Tibbetts, & Jones, 2016; Britt, Ammerman, Barrett, & Jones, 2017; Gutter & Copur, 2011; Mukherjee, McKinney, Hagedorn, Purnamasari, & Martinez, 2017; Robb, 2017). The issues I discussed above with financial aid also caused participants stress and, as noted, students avoided loans due to stress these caused (Hollifield-Hoyle, 2012). I could hear the stress in Maria's voice when she spoke about how using direct deposit delayed the receipt of financial aid. "Because I have it go to my bank account. And so, I'm just like, 'Okay, where is it, where is it, where is it?'"

And it's because it takes like three days longer than everybody else." At LCC, students do not get financial aid for "short" terms such as winter (January) or summer, which also causes stress. "My winter semester is approaching and since I don't get financial aid in the winter I worry that I won't have money to buy/rent books or materials needed" (Jeri). Stories about loans in the composite narratives [p. 120, p. 129, p. 132] demonstrate the belief participants had that loans create on-going stress, stress the students believed continues after college completion.

Participants chose to work to avoid loans, but employment also caused them stress. The challenge of managing competing demands caused work-related stress as discussed in the External Factors section above (DeVries, 2013; Green, 2013; Tannock & Flocks, 2003). Christiana's composite narrative [p. 137] demonstrates how choosing school over work caused stress. Maria's employers' expectations caused stress.

I used to have to work off-campus, and that was real difficult because I feel jobs that aren't student jobs and you're a student don't really understand. You have to go to school. You have to study. I've had it where people are mad at me because I have a class or because . . . I need study time. They're, "I give you this time off during these days and during these hours." And I'm, "That's when I go to class. I still need time to study after that." Because you have to apply two hours to every hour you're in class and they don't get that. They don't get that math, that ratio. And so that was really stressful.

Additionally, inconsistencies with work created challenges for students in meeting financial obligations, and work could be stressful on its own (for example, DJ's work in crisis counseling). Participants expressed that possession of more money would reduce the need for them to work and the perception that wealthier students did not need to work and thus had reduced worry.

Although there are not a lot of examples here I know some people that their parents are providing for everything so they don't have to worry about going to work. They have more time to study and their parents provide their vehicle and everything for them. They have nothing to stress about where other students like what we have here, they have to pay their own utilities and everything. (Roman)

This reflected Rondini's (2010) finding: "the primary marker of socioeconomic class difference was the extent to which wealth (or lack thereof) afforded or denied the privilege of taking monetary concerns for granted" (p. 133). The stress of living paycheck to paycheck led to students' feelings of tiredness. Additionally, although participants did not make this link themselves, the repetitive nature of financial stress may have influenced students' choices concerning spending, in line with the concept of Toxic Stress (Shanks & Robinson, 2013; Shonkoff et al., 2012).

Participants linked financial aid and work to overall financial struggle. Financial challenges and instability were sources of stress (Green, 2013). Students worried about managing the costs of college. Stanley observed stress in her ED classmates.

I think people that are from lower-income communities tend to have more anxiety: "Oh, can I afford to do this? Can I go to school? Do I have gas? Can I pay for those books? Do I even need those books to study?" I think it's a different reality than people who have higher incomes don't think about.

After having to borrow money from her boyfriend, Maria stressed about her finances and her ability to pay him back, which kept her from the experience of excitement when aid arrived.

I remember I was just. . . Just it was so tough. It was really just hard. I was just grinding and grinding and my boyfriend having to loan and grinding to pay that back because I felt like I was in debt, because he was lending me money. Which, he was, "That's not the case," and I'm, "Well, I feel this way." And feeling that way can cause just a lot of stress. Then I remember I was sitting there on the bed and I'm just looking down and he comes and he's, "Guess what?" and he's all excited. I'm, "What?" And he's, "Your money came in." And I was, "Oh, okay."

And he got so sad because he thought I would get so happy but I was, “Oh, man.” I’ve already been beaten down. I’ve already been through the wringer. I’m glad it’s here now but it was already hard.

Bee’s mother’s homelessness exacerbated Bee’s academic struggles.

Ever since my mom was homeless that’s when it started going downhill and when I changed my major to Psych and I had Bio. . . . First it started with Bio because I didn’t like it and it was hard. Then when my mom got homeless that stress and everything affected it more.

Even smaller expenses could cause stress. “I’ve got to go to work so I can pay for the books which everybody has to worry about” (Peter). When finances forced participants to partake of alternate transportation, that added pressure, as demonstrated in Christiana’s composite narrative [pp. 145-146].

In connection with capabilities theory, ED students’ ability to manage stress mitigates the influence of stress (Gutter & Copur, 2011; Heckman et al., 2014; Mukherjee et al., 2017; Robb, 2017). While out of their control, students whose family financial situation improved in childhood noted that increased options reduced financial stress in the family. Although all participants described finding out about parental financial stress, several of those whose parents hid financial struggles noted they perceived this as a positive protective action. Students’ choices to attend less-expensive institutions reduced both stress on the family as well as stress on the student, as demonstrated by Sierra discussing her choice to attend community college.

Now that I think about it, I’m so glad that I decided to come here. I don’t know. I think the learning I’m getting here is just the same as any that I would be getting at in other institutions. I think coming here was the right choice. It’s less stressful. I think it takes off of a stress on not just me, but my parents especially who probably would have been supporting anything that didn’t get covered. It’s definitely less stressful coming here.

Stability reduced participants' stress. For DJ, a guaranteed full-time job meant he no longer worried about his finances. Mattis (as noted in Participant's Values and Motivations) had lessened worry due to the stability of his military aid. Actions students took to control finances reduced stress. As expressed in Lety's composite narrative [pp. 125-126], small choices such as relying on cheap powdered meals, while not enjoyable, reduced or removed one stressor in a participant's life. For Maria, being able to focus on individual issues kept her in college, which she described as her greatest accomplishment.

The biggest challenges was not letting myself get overwhelmed with the fact that what I have to pay or how am I going to make it, what do I need to do now? I think I held on to not focusing on everything back when I didn't have a car and didn't really know where I was going to go live. I didn't focus on all that. I focused on just school and then took it day by day. I said, "Well, just worry about eating today, worry about the assignment today, worry about going to bed today and waking up tomorrow," and that's how I made it through that. I think the biggest thing was just not letting myself get overwhelmed and to tear me from everything.

For Stanley, the process of creating and adhering to a budget removed her financial worries.

Participants who reduced work hours reduced stress. Abigail had struggles due to work, which her friend did not.

She wants to hang out on the weekend and I told her because I work, I can't. And she goes, "Oh man, that sucks. I wish you didn't have to work." And I'd be, "Yeah, it does, but I need to do that." And then I'd tell her how, "Oh man, I had to deal with this rude customer today." And then she goes, "Oh, damn! My worst thing I ever had to deal with is a student when they don't want to listen, but that's it." I guess she doesn't really know working experience. She even mentions that when she graduates, she doesn't want to get a job too far or where she has to wake up early. I just think that, "You don't know all about the struggle yet," having to wake up early or drive a distance just for a job.

Conversely, the money gained from work decreased financial stresses, especially stresses on students' families. Programs that provided connections and resources reduced stress, such as the Hispanic program described in the Lety composite narrative [p. 124].

Effect on College Experiences

This investigation focused on outcomes associated with the college experience. How did students perceive that these economic situations affected their experiences on campus? I found that students spoke about their economic status limiting—and intensifying—connections. I also found that financial situations influenced participant involvement. Finally, I found that financial experiences affected students' academics, including extending the time for students to obtain their college goals and, potentially, compelling them to end their educational pursuits.

No Effect

However, I also found that students stated their economic situation did not affect their college experience. For these students, individual effort was the determinant of academic outcomes. Peter, who spoke about financial struggles, expressed that his education was not affected.

Knowing how I am, my personality is, I honestly do not think it would change, I would probably still be the same. A guy that goes to class, finishes, and goes home. I don't think any difference in income would change how my experience in college is.

Participants noted that the separation of economics and education was true for students generally, but all participants allowed for exceptions to that. Although Bob never acknowledged explicitly that others' economic situations could disrupt their education, she did describe herself as “lucky” for her financial situation. All other students relayed

stories, either of themselves or friends, where a financial situation influenced college experiences. Students answered a direct question about their economics affecting their experience with “no,” but then, when asked if having more or less money would change their experience, said “yes.” Participants expressed *the education they received* or *how they acted* would not be different but noted *how difficult it was to achieve*, *how long it would take*, or even *where it occurred* might be affected. This reflects existing research which suggests that students possess limited awareness of systemic issues of power and privilege, but that they do note outcomes which result from those systems (Stuber, 2011a). For Peter, quoted above, a change in money would change college.

I think it would be different if I had more money. I wouldn't have to worry about expenses. If I had more money I'd be, “College is college.” I would be, “It's only \$100 for the book? Okay. It's another hundred I can just throw into the bank account.” But it would change if I had more money. And if I had less money, it would be the opposite. “Where do I get the money for this? Where do I get this?” I need to take out loans and then loans, they want you to pay them off right away so after getting loans you're thinking about how am I going to pay those loans later on? I feel like, if I had less money or more money, it would change how college would be for me.

These oppositional viewpoints did not represent a change in opinion over the course of the interview. Participants held both conceptions concurrently. This also represents a sense of agency versus an experience of oppression. Participants experienced the struggle and understood how financial factors could inhibit their education, but also were confident that they would overcome those factors.

Connections

Despite the agentic perspective of participants, they also described how economic situations affected their or other students' collegiate experiences, including how financial

situations influenced connections. Financial situations limited ED student connections with their institutions (Arzy et al., 2006; McLoughlin, 2011). Finances also limited connections participants had with other people, yet shared financial challenges reinforced relationships (hooks, 2000). Johnny connected a struggle to form relationships with a crisis that left his father and him separated from his mother for a year and feeling alone due to his father's need to work a considerable number of hours.

I'm going to say during the first few months, I would wake up, go to school. And since nobody will wake me up, I will have to do that all myself, go to school and eat some food there. And then during classes, I would probably doze off a little bit since I'm thinking about my mom once in a while, but I'm still focused on my work. And then when I got home, there's really nothing to do. We didn't really have the internet and stuff like that. We didn't have that yet. We did have TV though. But when I got home, my dad would at least go to work. So the problem would be that he would just make something for me to eat and that's the only time I would see him all day because by the time I fell asleep, he would come back around 7 a.m., and then I would leave. So he wouldn't be back home.

Later, Johnny noted how this affected him.

I did have depression when I was like 10. In middle school, I said my mom went . . . to see her mom for the final time, and that really did make a difference. Now, I'm probably more shy, more timid, since I'm really not that social just because of that, being alone for one year, having no friends, no parents basically.

For Abigail, financial differences created barriers in connections. She spoke about a friend who, unlike her, did not need to work. Abigail felt "left out" and later noted "when it comes to work, we don't really talk because we can't really relate to each other."

Maria, Chico, and Cindy dedicated time to work, which limited their ability to meet other students on campus.

I think the biggest thing that I learned a couple quarters later was you need to make friends right away, because everyone is always, "I have work. I have something, this and that." They can't make it to class. And if you build those relationships, that's honestly really good. (Cindy)

Other participants' lack of time affected making connections, although they did not make the direct connection with work.

Shared struggle also created bonds between students. Participants said that students complained frequently about the cost of books. Work and general financial struggle also brought students together, and (as noted in the External Factors section above) provided support in the form of feelings of belonging, comfort, and safety, as Bee notes "I had someone to talk to about being poor." Stanley expressed that with the "mutual struggle . . . I don't feel like I'm alone." Lety's composite narrative [p. 130] shows how when students spoke about challenges and solutions with other struggling students this communication relieved pressure. Additionally (as noted in the Stress section above), Lety's composite narrative shows that connections with campus programs reduced stress as well.

Involvement

Students who connected with campus' programs also represent one of many forms of involvement that participants discussed. A few students possessed an intrinsic aspiration for involvement, while others perceived benefits that involvement produced. Some involvement provided direct financial assistance, such as in the form of scholarships. However, participants also became involved to build up their resume, to develop skills, to connect with faculty, and to connect with other students. Developing leadership and meeting people was particularly important for Johnny.

My favorite experience so far was the program I was in this semester, . . . because it wasn't just getting to meet the people there but to actually get to learn something about leadership and, that affects you as a person and the people

around you. We would meet people that worked on campus and they would introduce their life decisions while applying their leadership as well.

This program also provided a scholarship, but that was less important to Johnny.

However, as noted in Maria's story in the External Factors section above, structural issues with programs limited student participation due to limited time. Time, money, and issues with commutes also limited involvement, as once again illustrated by Maria.

When I didn't have a car, it was no longer just my time, it was other people's time because it wasn't my car. It was, "Well, what are they doing?" I had to focus on, "When are you leaving school, or can we stay?" If not, then it was, "When are we leaving?" We would just leave and then go home and I'd just study there.

But when I had my own car and even though I had three jobs, even if I had all three jobs in one day and I was working, because not every day did I work the three, I just know that throughout the week I did, I had the time to be, "I can squeeze this little volunteer hour right here in-between my classes or right before I head to work," and that was my own time at that point. I didn't have to consider anybody else. And because it was someone else's car, I think I was more considerate of their time than of the things that I needed to get done because they could stop giving me rides if they wanted, if I become anything of a hassle to them, then why do they have to keep driving me anywhere? I was overconsiderate about what they needed to go do compared to what I needed to have been doing at the time. When I had my car, it was like I had all the time in the world to do anything I wanted and it just, the busier I was, the more things I got done.

While work provided Maria the money to afford flexibility through a vehicle, for others, the need to work excluded involvement. Although Bee was involved with campus organizations and participated in campus activities, her involvement was inconsistent.

When asked what kept her from being involved to the level she desired, she responded "The classes and working. I'm going to be working full-time again so I won't have much time during the week to volunteer or get more involved." Santiago had focused involvement (research and limited volunteering at a degree-related organization) and found that work impeded him from doing more.

If I had the opportunity, if I had more time, like if I didn't work, I would be more involved in the school. Because 8-hour shifts, I mean, those hours, I could use it to study and then also just to be around the area here when I'm in school.

Lety's composite narrative [p. 131] reflects participants' experiences of campus work as a form of involvement. The participants' financial situations affected both which involvement opportunities and how many involvement opportunities they participated in.

Academics

Participants' financial situations also affected their academics. Jeri's work affected her academics due to the stress of balancing school and a job. As other students did, she connected this with struggling with priorities (as noted above in the Employment section), which led to sleep deprivation. The inability to fulfill basic needs due to finances also disrupted academics. Roman connected his personal experience with hunger in high school to students struggling in college.

If some students didn't have money to buy food then they're going to just be hungry all day in school and classes and not focus or they're going to want to go to work in order to have money to eat so they would prioritize something else over being in class.

In Participants' Values and Motivations above, Abigail demonstrates how priorities shift to finances when money becomes limited.

The time factor students associated with finances they also connected with academics. Specifically, having to work limited study time and meant participants missed classes for work. More than half of the participants stated that having to work had a negative effect on their grades. Link, who did not need to work to cover academic year school expenses, decided to take a job through a friend to help with covering summer expenses. He noted having the job was "pretty stressful" and that he "would come here

[to classes] super tired.” He noticed it affected not only what grades he earned but also his awareness of them. Abigail’s family had a financial crisis where she felt the need to obtain a second job to support them and her academics suffered.

I worked two jobs, . . . about 30 to 35 hours a week. You could say that my grades went down and I had to repeat some courses because of that. My dad said he was thankful and appreciative that we help with bills. But at the end of the day I hurt my classes and delayed enough to retaking some courses.

Miotto’s grades were affected through limitations on study time.

Work really impacts my study time, especially with these difficult, demanding classes. . . . During the week I’m hustling. I’m working hard. I’m studying. I’m attending my classes. I never miss class. I feel like it totally gets in the way and I hate to admit, I wish I didn’t have to work. I really wish that.

Participants noted that commuting issues, due to limits on time, also affected grades negatively. Lack of funds meant participants had to live off campus and commute. Additionally, when students used alternative methods of transportation, they lost study time and sometimes opted to not attend class, as noted in Lety’s [p. 118] and Christiana’s [pp. 145-146] composite narratives. The transportation woes relayed in Lety’s composite narrative demonstrate how time not only affected class attendance and studying directly but also affected students’ ability to establish connections with faculty and other students, both of which could assist participants with earning better grades. Additionally, students noted how employment and commute affected focus and sleep and influenced the grades students earned.

Finances affected students’ academics in other ways. Lack of affordability of course materials meant students went without those materials, either temporarily or permanently (Green, 2013; Hollifield-Hoyle, 2012; Rorison, 2014). As noted in the

Affordability section above, books were a challenge for participants to afford, and students opted to delay book purchases to determine if books were needed for class. A lack of funds from delayed receipt of financial aid or paychecks also forced students to delay purchases. Students opted to not purchase technology they perceived as beneficial.

Someone had mentioned to me, “If you buy this program it’ll give you all the quizlets in the world for every section of the class and all the flashcards that you’ll ever need and practice tests. If you just get that program and work on that program all day long, you’ll make it. You’ll make it in that class.” And it is true because I’ve used those programs for other classes that require them. And this one, it was optional, but I didn’t have the money for it.

Because of that, I felt I was doing what the program would do for me in a much easier, quicker scenario and I was dragging it on. At times I couldn’t finish the type of studying, the flashcards or the quizzing, because you have to set yourself up to do those things, where certain programs will just have it already ready. It’ll have the material you need. You don’t have to filter through material online or even yourself, when you’re doing it. Just little things. I don’t always have the money to buy those things that would benefit me, just that extra step to get that grade would be where I can say, “Maybe that grade, that test would have come back an A and not a B.” (Maria)

Along with grades, finances affected students’ choice of field of study (Goyette & Mullen, 2006). Maria planned to divert her academic path temporarily to provide her the ability to gain more lucrative employment to cover future costs of school. Mattis’ financial assistance allowed him to switch to a new major. Finally, on the positive side, the connections student made associated with finances (as discussed in the Connections section) helped their academic achievement. Peter’s greatest success—making connections—led to improved grades.

My favorite story about my college experience so far is meeting other students, befriending them and sharing experiences of classes or college in general. Having friends you can talk to will always make any experience better especially when you realize you aren’t alone struggling with everything college throws at you. . . . I ended with a pretty good overall score academically last quarter/semester, I ended with 3 A’s and a B. I think that what helped me achieve this is that I

actually started talking to other classmates and helping each other see where we could improve.

Many other participants echoed how friends and classmates assisted them academically.

Persistence

Finances have an indirect role with student retention and graduation as grades (Camburn, 1990; Johnson, 2008; St. John et al., 2003; Stinebrickner & Stinebrickner, 2003a), connections (Bean & Eaton, 2000; Tinto, 1997), and involvement (Astin, 1999; Tinto, 1997) all predict college persistence and completion. Students' finances also influenced persistence directly. Participants described lack of quarter-to-quarter or year-to-year persistence through the extension of the time required to complete college.

College has a financial cost that students need to meet. Students took time away from college to obtain the funds necessary to pay tuition and fees (Attewell et al., 2012; Bowen et al., 2009; DesJardins et al., 2006; Goldrick-Rab, 2006; Kezar, 2011). Mattis aspired to go to college in high school but was unable to afford it, which led in part to his decision to join the military. While this did not delay his time in college, it did delay his entry. A member of Link's cheer team left school due to money.

I think last year, one of my team members, she had to not attend the winter quarter only because she didn't have the money to pay for the classes there. Since she wasn't enrolled for that quarter, she wasn't able to also participate into cheer and stuff, because it's only for full time students.

DJ described a microcosm of finances and persistence in talking about two friends.

I have a couple of friends, they're working, but it's like a night and day. One of them was working getting really well-paid money, but she wanted to study, and she said, "I'm going to quit my job. My husband is doing well enough so that I can just concentrate on school so I can quit my job of 12 years." I was, "Wow! That's impressive." And the other one doesn't want to ever quit that job. It pays well for what it is, not in my mind, but in his and then he's having a hard time

finishing school because he doesn't want to give it up. You see both sides there and it's [finances] always going to be a factor.

Eleven students had taken or planned to take summer school. Bob, Peter, and Jose "maxed out" classes including over the summer to get through college faster. Jose's choice to not take breaks helped both with academics and with his finishing college quickly. Nine students, however, planned to work during the summer, some full-time, to cover expenses during the rest of the year.

I thought about it and I was, "You know what, if getting the loan is supposed to get me to not worry about money so much then . . . I mean I don't want it, but I think I might have to get it," or I was thinking getting two jobs in the summer. Working full time somewhere because where I work, it's only part time. Maybe get another part time to make a full time or one full time and then part time, but I might be really tired. I'm not really going to enjoy my summer. (Abigail)

For participants, the choice between summer work and college influenced time to degree.

Along with tuition and fees, students noted how broader and more specific financial struggles affected persistence. Roman and Peter both took breaks in community college due to finances. Peter described that his cost-benefit analysis suggested work as a better option.

I think it was my third year coming here. I think I started thinking more about expenses and I think that's where I kind of started not wanting to continue going to school. I felt like it was being too expensive, and I wasn't getting a return in what my parents spent. I just felt like I was just going to school to go to school and I didn't really see any potential return in the future. I feel that made me eventually focus more on working than going to school and that's when I dropped out of school, if you would say dropped out. . . . You could say it's like a break of maybe a year and a half.

Christiana's composite narrative [pp. 137-138] reflects how employment caused delays.

Maria's father struggled to balance paying for college and supporting a family, which

extended his time in college. The Christiana composite narrative also contains the story of a participant dropping a class due to affordability of course materials [p. 142].

Financial struggles also almost pushed students out of college. While two participants' institutions placed them on Academic Probation status (one of whom attributed their academic struggles to working), placing their student status in jeopardy, only one student was dismissed (as reflected in the Christiana composite narrative [p. 141]), although she appealed successfully to continue as a student. Participants also considered leaving college permanently to join the work force. Peter's "break" described above could have resulted in him leaving LCC permanently. Maria and Jeri both faced struggles, Maria more directly with finances and Jeri with academic issues caused by working, that had them considering giving up on a college education. "I was really feeling discouraged my first year. I was like, 'I'm so over it.' At one point, I did want to drop out. But gladly, I kept pushing through" (Jeri). Jose met students who abandoned a university education due to costs, although some continued at community colleges.

I have met people that have went straight to university after high school. A large part of it, they ended up just dropping out or going to university but then leaving it to go to community college. Many times, it was for a financial situation.

Similarly, Maria's sister reverse-transferred.

I saw how much she [Maria's mother] struggled with my big sister, paying for that experience and I think even my sister at the UC felt it, and she was feeling like having to pull out loans and seeing the struggle my mom went through. She actually did two years at the UC and then left and she went to a community college and then continued her education there and became a veterinary tech.

As noted at the end of Lety's composite narrative [p. 133], community college students "drop out and get a job because they don't feel like college is getting to that stability for

them fast enough.” As noted in the Gioan composite narrative, participants’ friends left college completely due to not being able to balance work and college [p. 110]. Abigail’s sister left higher education for two years for work until she realized the difficulty of her job.

Abigail: She started making money and made school less of a priority where she even left school and recently she went back to school because she realized that it wasn’t worth it because she was waitressing and she was making tips. Your making all this money in tips and it’s good money and for someone who doesn’t have to pay rent or bills. It’s good because she was able to buy her own car and even my dad was like, “When is it going to be your turn to buy your own car?” And I was “When I graduate with a bachelor’s.”

Robert: But you were saying that your sister is now realizing also that there’s only a certain extent that she can go without education?

Abigail: Yeah. So she stopped going to school for almost two years and now she’s going back again to community college and she said realizing how hard it is. She’s working part time now, but she’s only taking two classes because she doesn’t want to fail and she wants to actually do good enough.

Participant’s stories demonstrated that financial struggles have the power to derail student’s educations.

The composite narratives provided in Chapter 4 provide relatable descriptions of the financial stories of students at a community college and regional comprehensive university. I expanded on those description in this chapter by considering the meanings students made of those stories, suggesting that participants believed their individual effort would allow them to complete their educational journey in spite of struggles they experienced connected with institutional barriers and limited time. I also identified stress as a factor compounded by financial struggles. While participants did not identify their economic status or financial experiences as directly affecting educational experiences, almost all students, and ED students in particular, described how their challenging

financial situations in childhood and during college negatively affected relationships, involvement, grades, and the time it was taking them to obtain a degree.

CHAPTER SIX

CONCLUSIONS

In this investigation, I intended to reveal the “what” and “how” of student financial experiences and persistence. My purpose was to explain the ways in which the economic situations of students in higher education affected their college experience and ability to persist. Research demonstrates that economically disadvantaged (ED) students persist at lower rates than their advantaged peers but does not yet explain fully the mechanisms through which this occurs. Therefore, I focused on the role of finances in the persistence process. I relied upon Sen’s (2006) capabilities theory and Massey and colleagues’ (2003) capital deficiency theory to guide my investigation. Based upon analysis I conducted early in my interview process, I incorporated consideration of stress models into the investigation.

Summary of Findings

Participants spoke predominantly about affordability, financial challenges, financial and status awareness, employment, and methods to cover costs. This occurred throughout the composite narratives in Chapter 4. As I investigated the sense ED students made of their financial experiences, I considered these experiences through values and motivations, internal capabilities, external factors, and stress. Finally, I determined the influence of finances on student experiences of connection, involvement, academics, and persistence. My investigation corroborates findings from previous scholarship that ED students experience personal and family financial struggle. Previous research has focused

on issues of social class or broad affordability and this investigation contributes to the existing research by providing specifics regarding the financial experiences of students.

Participants spoke about affordability, either directly through the cost of college in general or specifically through particular costs, or indirectly through discussions they had with other students about the affordability—or lack thereof—of college. These students noted the general hardship of their economic situation and identified challenges that included negative environments, unexpected financial burdens, and structural issues. Students had an awareness of their social status. Although not all students had employment, all discussed employment in relation to a college education. Participants discussed a variety of other methods to meet the costs of college, such as financial aid, debt, and their management of spending. Finally, participants also shared stories of financial comfort and of how they planned their finances for their educational future.

The values, such as hard work and perseverance, presented by ED students conflict with the societal image of the “poor” in U. S. society. An individual (as opposed to structural) narrative in this country portrays low-income individuals as lazy, undeserving, having bad habits, and occupying their social position through their own poor choices (Cutri, Manning, & Weight, 2012; Dodson, 2015; Green, 2013; hooks, 2000; Lott, 2002; Williams, 2009). Participants’ narratives demonstrated that many of them accepted intellectually an individual perspective, as they adopted the idea that individual effort determined educational experiences. While they noted signals of economic variation at the institutions, such as receipt of financial aid and employment, they did not connect these to broader structural or systemic forces. When participants

discussed advantages that wealthy students possessed, these ED students talked about students who attended other, prestigious institutions. The existing social class literature supports the concept that ED students find class identity more salient at selective institutions (Aries, 2008; McLoughlin, 2011; Rondini, 2010). The idea that financial variation occurred elsewhere coupled with ED student trust in individual agency resulted in a situation where ED students deemed their college meritocratic. However, the participants' narratives demonstrated how structural issues (such as financial aid limitations) and systemic issues (such as the affordability of college) affected students' abilities to connect, partake in activities, and persist. Students made sense of their financial experiences more often through external factors than through values or internal capabilities, a finding consistent with previous qualitative studies focused on student finances. This suggests as noted above that ED students do not perceive the systematic oppression that affects them.

ED students' values and internal capabilities, combined with external factors and stress, affected students' college experiences. Students, as already discussed, did not always espouse this influence. Participants stated clearly the separation of finances and education. However, almost all students demonstrated the entanglement of those two topics. I posit this conflict in viewpoints suggests that ED students assume that their agency will overcome financial barriers, but these students recognize that they have more financial barriers to overcome than advantaged students.

ED students do not value campus involvement intrinsically (Arzy et al., 2006; Bergerson, 2007; Green, 2013; Stieha, 2010; Stuber, 2009) but participants in this

investigation pursued involvement for other perceived benefits, such as financial benefits, the ability to connect with other students and faculty, and resumé building. Scholars had not made this connection with involvement clear in previous research.

ED students express consistently how meeting financial obligations takes time (Arzy et al., 2006; Bergerson, 2007; Green, 2013; Herideen, 1998; Hollifield-Hoyle, 2012; Kazis & Liebowitz, 2003; Kezar, 2011; Kezar et al., 2014; Kinsley, 2014; Levin, 2014; Levine & Nidiffer, 1996; Matus-Grossman & Gooden, 2001; McLoughlin, 2011; McSwain & Davis, 2007; Rondini, 2010; Rorison, 2014; Walpole, 2011). These students identified employment as the main consumer of their time in relation to finances—students require money for college costs and they obtain that through working. Other responsibilities (such as family) that require funds and thus necessitate additional time at work amplify the need for employment. Financial and government aid also require students to invest time to complete necessary protocols for continued qualification. ED students also describe other tactics to address college costs that take time as well, such as when they find events with free food, donate plasma, and recycle cans. The inability to afford to live on-campus also requires commuting—which requires time—exacerbated by employment which also requires commuting. ED students identify classes, family, and sleep as other major life components which require time.

“Time capital” is a concept that can help to explain how finances affect ED student outcomes. Massey and colleagues’ capital deficiency theory relies upon Bourdieu’s social and cultural capital theories. Bourdieu’s (1986) explanation of capital includes the idea of the fungibility of capital—specifically, Bourdieu notes social and

cultural capital can be converted to economic capital. However, in his description of conversion, Bourdieu also notes the need for time to develop and convert capital. Although he does not label it thus, time can be conceived of as another form of capital used in conversion (for example, an individual can use economic capital to pay someone else to clean their house, which provides the individual with more time, or “time capital”). Time limits ED students’ ability to participate substantially (Arzy et al., 2006; Bergerson, 2007; Green, 2013; Kezar, 2011; Kinsley, 2014; Walpole, 2011). Time conflicts also affect ED students’ grades through choices made about whether to study and whether to attend classes (Green, 2013; Kinsley, 2014). Since ED students have limited economic capital, they have limited ability to convert this to time capital to reduce the demands on their time. This results in difficult decisions about how to spend the time capital available to them. ED students recognize that working substantial hours provides needed economic capital but limits time they have to study and sleep which can affect academic achievement directly. ED students express how available part-time jobs for students provide limited hours and low pay, which dictates occasionally that these students leave higher education to obtain enough economic capital to cover college costs. This is another instance of the outcomes caused by limited time capital, as time away from education lengthens the time to complete a degree and delays the student’s next step (further education or entry into a career).

Under capabilities theory, external factors should not limit individuals from achieving outcomes to which they aspire (Cornelius & Skinner, 2008). In this investigation and existing research, external factors such as the cost of college, financial

aid, lack of information, unexpected events, time limitations, and the reciprocity expectations or failure of support networks affected collegiate experiences and outcomes directly. However, students demonstrated that internal capabilities of decision making, financial management, and perseverance enabled them to mitigate these factors.

Contributions to Research

Education scholars have spent considerable time studying ED students. “Socioeconomic status (SES) is probably the most widely used contextual variable in education research” (Sirin, 2005, p. 417). This research is primarily quantitative in nature (Walpole, 2007). Qualitative scholars continue to endeavor to explain ED students’ negative outcomes, as opposed to their advantaged peers, but have focused rarely on finances. This investigation assists with understanding the mechanism of student finances on ED (and other) students’ outcomes.

Researchers struggle to define “economic disadvantage” (Crettaz, 2012; Heflin et al., 2009; Hunter, 2000; Kahn & Kamerman, 2002; Moore et al., 2000; Ouellette et al., 2004; Sackett et al., 2009; Saunders & Wong, 2014; Sirin, 2005; Sullivan et al., 2008; Zilanawala & Pilkauskas, 2012). However they define it, the definition is always societally related—the economic position of the individual in relation to society at large (e.g., lower income, working class, low-SES). Out of 285 higher education studies reviewed for this investigation, none used a situational definition (for example, “struggling to afford college”) to identify ED students. This makes sense as the societal problem is social inequity and through systemic oppression, societal disadvantage can affect students even when they do not have situational disadvantage. However, when

scholars study students' financial experiences specifically, situational disadvantage is influential. Whether or not a student occupies a particular income bracket is less critical than whether or not they have the cost of books covered. In this investigation, I categorized participants societally, based upon their self-reported personal or family income, family size, and the federal poverty line. My findings suggest this method does not help policy makers or institutions to identify students who experience situational economic disadvantage. The participant with the highest family income experienced financial struggle, and the student with the lowest income (an independent student who reported an income of "\$0") reported no experience with financial struggle in college. However, this is in part due to substantial institutional financial support, such as through financial aid, that students below or near the federal poverty receive.

ED student research, especially qualitative research, has focused on non-financial aspects to explain the educational disadvantage of ED students. This has provided insights into why these students struggle. However, it is surprising that a literature that addresses economic disadvantage has overlooked the role of finances. This investigation adds to a small but growing body of literature that does so. This literature does not replace existing scholarship which examines other aspects but complements that research. In this limited body of literature, much of the qualitative scholarship has focused on particular populations (such as single mothers) or particular situations (such as elite institutions) with substantial financial disparities. This scholarship has provided information about those narrow populations and specific situations. The students in these studies could be identified as the most substantially disadvantaged, either due to their

own finances or the difference between them and their classmates. Case study scholars indicate the appropriateness of extreme cases (Flyvbjerg, 2006). However, this research does not capture the majority of ED student experiences. ED students attend public, less-selective institutions more often than elite institutions, where they also struggle to persist. And, the majority of ED students do not identify as homeless, or single parents, yet struggle to persist. Researchers, practitioners, and policy makers need to focus upon broader ED student experiences, not only the extreme cases. Particularly, the literature has few studies at comprehensive public four-year institutions, instead the scholarship tends to focus on either research-institutions, small liberal arts colleges, or community colleges. This present investigation helps to fill that void. I encompass how this investigation supports or challenges existing scholarship in the Findings chapter above.

Not only do the topical findings of my investigation contribute to existing research but also the method I rely upon to present my findings contributes as well. An essential portion of my analysis was the creation of three composite narratives. While qualitative and quantitative research has investigated economic disadvantage, the problem has persisted. Researchers who provide facts and figures do not inspire policy and programmatic change to address existing inequities. Stories have a greater power to reach people (Bochner & Riggs, 2014; Connelly & Clandinin, 1990; Flyvbjerg, 2006; Langellier, 1989; Murray, 2003; Ollerenshaw & Creswell, 2002; Polkinghorne, 1995; Richardson, 1988; Riessman, 2008; Worth, 2008). Also, the extended nature of the stories provides an opportunity for ED student voices, voices often absent, to be heard (Bochner & Riggs, 2014; Langellier, 1989; Riessman, 2002; Worth, 2008). I could have

elected to use individual stories, either exemplar or extreme cases as other scholars have done (though they provide extensive narratives rarely). However, the composite nature of the stories allows more voices to contribute to the overall explanation, and scholars have used this method previously with marginalized racial populations (Solórzano & Yosso, 2002; Todres, 2007). The composite nature also protects the privacy of individual participants (Solórzano & Yosso, 2002; Todres, 2007). This encouraged participants to share fully, such as when they revealed their status as undocumented, shared struggles they had with institutions and family, and discussed methods they used to circumvent policy.

The composite narratives also offer a “thick” description (Geertz, as noted by Berg, 2001, and Brinkmann & Kvale, 2015) of the financial experiences of college students. The extended nature of the stories provides context for the meanings and effects of student financial situations. While I have provided my interpretation (in part, through crafting the composite narratives), the nature of the full stories provides the opportunity for researchers, practitioners, and policy makers to consider their own interpretations. Additionally, I provided a thorough description of the method I relied upon to create the composite narratives, information that is not present in composite-narrative research.

Future Research

While research focused on ED students is common, higher education scholars have much yet to study. My investigation’s purpose was linked to persistence which meant that when I looked at “college experiences” I relied upon this particular lens. College students do not always focus on degree attainment and the higher education field

needs research to explain how finances affect other college outcomes such as skill development, personal growth, and community engagement. Qualitative scholars who focus on finances refer to but do not focus on stress (Green, 2013; Hollifield-Hoyle, 2012; Matus-Grossman & Gooden, 2001; McLoughlin, 2011); the financial stress literature is quantitative (e.g. Adams et al, 2016; Baker & Montalto, 2019; Britt et al., 2017; Gutter & Copur, 2011; Mukherjee et al., 2017). This investigation suggests financial stress influences educational outcomes, and qualitative research needs to explore the mechanisms of this process. Additionally, while quantitative scholars have investigated whether social identities such as race and gender correlate with financial stress, they have not examined whether economic status does. Research on stress could be associated with another area of further study, financial decision making. My analysis found that some participants made financial decisions in line with their personal values and priorities consistently, while other participants struggles to do so. Qualitative research that focuses precisely on this topic could provide information about how students' internal capabilities and external factors intersect to affect this process. This could provide more salient advice for practitioners and policymakers on how to assist students in the process of obtaining a college degree or change the collegiate environment to mitigate poor decisions.

Both as part of the initial demographic survey (explained in Chapter 3) and during the interview process, participants labeled different identities that they possessed. When I considered my topics of interest, the stories participants relayed, the sense they made of those stories, and how these experiences affected participants' collegiate experiences, I

reviewed whether participant identities overlapped with particular experiences, meanings, and outcomes. I found that most social group identities had no apparent relationships with these reviewed topics. For several identities, including race, sexual orientation, religion, and first-generation status, participant diversity was present but limited (for example, all but three participants were first-generation students) which limited the possibility of my discerning patterns (and none became apparent). Age ranged from 18 to 51, and family size from 3 to 7, and no appropriate methods to categorize these characteristics emerged. I observed no consistent relationships with reviewed topics. Status as an independent or dependent student also exhibited no relationships with the reviewed topics.

Categorized income level showed relationships with participant experiences. Initially, I intended to categorize participants as Clearly Economically Disadvantaged (CED) or Unlikely Economically Disadvantaged (UED), based upon an income below the federal poverty line or above 200 percent of the federal poverty line, respectively. However, there was a third group whose incomes were between these two groups. I call this group Moderately Economically Disadvantaged (MED). Given that the purpose of this investigation was to explain discrepancies in outcomes for ED students, the patterns of these categories' results are meaningful. UED students were less likely than other participants to talk about external factors, speak about stress, or be told by their family to pursue higher education to obtain a better life. They were more likely than other participants to indicate cost as a factor in college choice and to talk about internal capabilities, in positive terms especially. MED students were less likely than other participants to discuss making questionable spending decisions or express that other

students at their institution were in the same financial situation as they were, and none spoke about the need for flexibility with work. Conversely, MED students were three times more likely to talk about values and motivations in negative terms than other participants, were more likely than other participants to speak negatively about external factors, and more likely than other participants to support their family. CED students were more likely than other students to speak about values.

The location of participants' education also overlapped with reviewed topics. I looked at not only the student's current educational institution, LCC or SSU, but also, for SSU students, whether they had transferred from a community college to the university. SSU students conveyed more often than other participants that finances were discussed by their classmates. They were more likely than other participants to talk negatively about external factors and to receive assistance from their family, whereas they were less likely than other participants to support their family or be concerned about taking out loans. Only one LCC student spoke about receiving a student loan none discussed using the campus food pantry; and, few LCC students spoke about obtaining free food at events. LCC students were more likely than other participants to use positive language about values and motivations and have their family encourage college participation to attain a better life. Transfer students were less likely than other participants to talk about values and motivations. These students were more likely than other participants to connect financial responsibility with independence, discuss how they made questionable spending decisions, and mention external factors (about which they were more likely than

other participants to be negative). All transfer students discussed that faculty or staff were supports in the students' educational pursuits.

Finally, although infrequent, students' gender showed patterns in relationship with several reviewed topics. Men were less likely than other participants to mention questionable spending decisions, whereas women were more likely to discuss how they spent money on themselves and to talk about values than other participants. This information is descriptive in nature only. I performed no statistical tests on any of the information in this investigation, due both to small sample size and qualitative focus.

Limitations

Part of my objective was to extend existing research both geographically and institutionally. However, my research was also limited in those aspects, as it focused on only two institutions in southern California. Additionally, these institutions have demographic environments that specifically consist of ED student majorities and not White majorities, which make them different from other institutions. Additionally, while these institutions had greater racial and ethnic diversity than many colleges, my participants reflected the dominant Hispanic majority on these campuses, which limited my ability to consider the intersection of race and finances. Similarly, while my participants attributed a variety of social and individual identities to themselves, as with race, other social group identities were not present in high enough numbers for me to examine intersections fully. While I did not exclude wealthy students from my investigation, no students who would be considered upper-income or even upper-middle-income signed up to participate. While demographic make-up of the institutions suggests

few economically advantaged students attend LCC and SSU, this investigation did not include their voices. This could be related to a lack of need for the \$50 incentive and/or not having interest to talk about “money.” As discussed above, my choice to rely upon a composite narrative rather than individual student stories has both positive and negative implications. Although not with all participants, I did observe reluctance from participants to speak ill of their families, and when they did, they accompanied this with defending their family. Given the family support these students expressed they received, they could have been unwilling to be truthful about all the problems their family presented. I am an older, White, college administrator. While I took steps to make interviews comfortable, such as that I wore less professional clothing, met students in semi-private, semi-public locations on their campus, and provided stories about my own experience, I possess substantially different identities than my participants, which could have caused participant reticence in answering questions. Finally, two participants, Maria and Miotto, were classmates of and learned about my investigation through my partner. Although my partner did not disclose to them her relationship to me as the investigator, both participants made the connection. While I assured them repeatedly of the voluntary nature of their participation and that I would keep their information private, this relationship could have affected the responses they provided (though these were two of the most vocal and forthcoming participants in the investigation).

Higher education is embedded in systems of power and privilege, and economic inequality is inherently about power and oppression (Kezar, 2011b; Walpole, 2007). Colleges and universities should challenge and change systems of oppression and provide

opportunity (Bengali & Daly, 2013; Giani, 2015; Gorman, 2000; Hanson & Zogby, 2010; Kingston et al., 2003; Lareau & Weininger, 2008; Rondini, 2010; Walpole, 2007).

However, scholars recognize that higher education serves oppression through social reproduction (Brint & Karabel, 1989; Colyar, 2011; Daly & Silver, 2008; Hearn, 1991; Herideen, 1998; Karabel & Astin, 1975; Kezar, 2011c; Massey, 2007; Massey et al., 2003; Mueller & Parcel, 1981; Nesbit, 2006; Sennett & Cobb, 1993; Walpole, 2007).

Although not the focus of this investigation, these issues warrant study through a critical lens. Critical theory aims to alleviate oppression and is concerned with changing society through providing agency and empowerment positively (Carspecken, 1996; Peca, 2000; Nielsen, 1992; Tierney, 1993). Knowledge is reflective and person-created (Horkheimer, 1968/1972; Nielsen, 1992; Peca, 2000; Tierney, 1993). One goal of critical research is to increase awareness of as much of actual human conditions as possible, in a value-oriented fashion (Carspecken, 1996). Critical theory does not accept the status quo and considers the dominant hegemonic view problematical due to power differentials (Hansen, 1993; Horkheimer, 1968/1972; Nielsen, 1992; Peca, 2000). For critical theory, institutions are a suspect part of the social order (Peca, 2000; Massey et al., 2003; Nielsen, 1992). Critical theory has a primary expectancy of action–research and promotes a goal of “emancipation” (Hansen, 1993; Peca, 2000; Tierney, 1993). Critical research helps those who are not the “norm” to develop their own voice (Tierney, 1993). My use of narrative structure is intended to assist in bringing forward the perspectives of ED students, and through capabilities theory I consider the structural challenges these students face. Given the narrow and specific focus of this investigation, however, I was

unable to examine broader societal effects. My conclusions need to be considered in connection with issues of racism, classism, sexism, and other forms of oppression.

Students are not the only agents in the process of applying for, attending, and completing college. This process also involves institutional behaviors (McDonough, 1997). While market factors come into play, higher education institutions are values focused (Zemsky, Shaman, & Shapiro, 2001), but their missions change, and these changes create challenges to access and affordability (Eckel, 2008; Herideen, 1998; Levin, 2000; Levin, 2014). Selective institutions enroll fewer ED students than less selective institutions (Astin & Oseguera, 2004; Bastedo & Ozan, 2011; Carnevale & Rose, 2004; Malcom, 2011). This is worrying as students (ED students especially) who attend more selective institutions obtain increased educational attainment, a better chance of attending graduate school, a more rewarding occupation, and a higher income (Bowen et al., 2009; Carnevale & Rose, 2004; Dale & Krueger, 2002; Tsui, 2003). From an institutional perspective, colleges with more ED students have lower rates of persistence and completion (Horn, 2006; Muraskin & Lee, 2004; Oseguera, 2006; Oseguera & Rhee, 2009; Tinto, 2012; Titus, 2006c).

However, a completely abstract or institutional view has limited use for students presently in the system. Critical mainstreaming (Herideen, 1998) notes that critical pedagogy is abstract and that students, while interested in the abstract, focus on the immediate: their knowing about the inequality of society does not put food on their tables. Critical mainstreaming recognizes that if scholars, practitioners, and policy

makers can make the situation better while they learn about structural inequality, they are more likely to change society to limit those inequalities.

Implications for Theory

Researchers have used numerous and various theories to attempt to explain student persistence (Walpole 2007). Scholars, however, have not used capabilities theory in this capacity. As capabilities theory is associated with human rights and with a focus upon oppression, it is an appropriate theory to use to consider economic disadvantage in college. Capabilities theory captures both agentic and structural parts of the process and provides practitioners and policymakers the opportunity to address both institutional changes but also assist individual students in their educational journeys.

Scholars have relied upon theories of involvement to explain persistence (e.g., Astin, 1999; Tinto, 1997). This investigation (and others) suggests that ED students value involvement less than advantaged peers, and they focus primarily on work and academics. Scholars should adjust existing theories to reflect this, perhaps through incorporating work as a form of involvement.

Recommendations for Policy and Practice

Changing the Financial Picture

This investigation demonstrated that financial aid could mitigate the financial struggles of students. However, students did not always take advantage of financial aid because of policy and process requirements. Additionally, as noted above, the current method institutions and systems rely upon to apportion aid does not cover all ED students, and sometimes misses ED students entirely or does not provide sufficient aid to

cover their costs. The current method based upon income and assets is straightforward but flawed. Students not clearly societally disadvantaged (middle-class) experience financial struggles, for example when they have parents who will not pay for college. Also, as noted in the literature (Hauser, 1994; Weirick, 2012), student and family economic situations fluctuate. The higher education system currently assigns financial aid based upon the report of a single year of income and assets (the latter reported at a single point in time). This investigation reinforced the ineffectiveness of merit-based aid to address financial struggle (students without financial need earned merit-based scholarships). While merit scholarships had benefits beyond financial (ego, resume-building, creating connections), a non-monetary award could also achieve those outcomes. The provision of substantial merit scholarships by institutions or governments is an ineffective use of financial resources, at least in connection with the mitigation of the effects of economic disadvantage. However, alongside this challenge of aid accessibility, the financial aid process must target those in need. Participants spoke about their own and other students' methods to take advantage of the financial aid process to receive money without the intention to complete classes or an educational program. While the higher education system should err on the side of providing money more often than necessary, rather than less, limited financial resources require institutions and higher education systems to target funds effectively.

The analysis I provide in the above paragraph suggests that higher education make adjustments in the financial aid system, a suggestion echoed by other scholars (Bowen et al., 2009; Cabrera et al., 1992; Carnevale & Rose, 2004; DeVries, 2013;

Hollifield-Hoyle, 2012; Karabel & Astin, 2006; Kezar & Young, 2011; Kinsley, 2014; Kuh et al., 2006; Longwell-Grice, 2003; Matus-Grossman & Gooden, 2001; McLoughlin, 2011; Nichols, 2011; Perna & Li, 2006; Rorison, 2014; St. John, 2003; Tulip, 2007; Wood, 2011) and three of the participants. A first step for higher education is to provide students with information in the first years of high school, in formats students can access, and in clear and simple language (Bowen et al., 2009; Kim, 2004; Perna et al., 2011; Rorison, 2014; Walpole, 2011), an action that the three participants also proposed. Should the government increase funds available through Pell grants, decrease the qualifications for students to be considered independent, and mitigate situations where students lose or are required to pay back financial aid, this would ameliorate financial issues experienced by students.

Additionally, institutions could develop a counter to the “loans cause stress” narrative ED students hear. While systemic options other than loans are preferable, in the near future, students will need to rely upon them to meet the financial costs of college. Participants had incorrect information about student loans, which included when payback began and options for payback amounts and interest rates. This led them to prefer the use of credit cards over obtaining student loans. In the majority of instances, student loans would be the better choice, due to lower interest rates and greater flexibility with payments. Institutions should aim to change this perspective. Part of this includes the financial aid system limiting the overall amount of student loans. ED students hear “horror” stories of students with substantial amounts of student loans rather than more common stories of manageable amounts. Institutions could create campaigns about the

“norm” for loans and the steps the institution takes to assist students to keep loan amounts under control.

The need for better financial aid policies could be mitigated by reduced cost—or free—college (Dowd et al., 2013; Engle & Lynch, 2011; Hollifield-Hoyle, 2012; Jacobsen & Mokher, 2009; Kezar et al., 2014; St. John, 2003). Six participants stated frustrations with rising costs and the lack of transparency as to why this occurred. They proposed that colleges limit cost increases and/or that institutions provide better explanations about costs to students. Others noted that advancement in society requires college but institutions price it as a “luxury.” Three participants suggested college should be free. All these suggestions revolve around methods to control college costs. Research suggests the ineffectiveness of a high tuition-high aid model, in part due to how ED students react to sticker price and that they are debt averse (Griswold & Marine, 1996; Hearn, Griswold, & Marine, 1996; Heller, 1999; Johnstone, 2004; Mumper & Freeman, 2005; Perna, 2010; Rose & Sorensen, 1992). The reduction of college costs by individual institutions and/or the higher education system has an additional benefit in that it provides the same advantage for all students rather than favoring specific groups (such as ED students), which makes it more politically acceptable. However, reducing costs for students has a disadvantage of higher costs for institutions or taxpayers. In an environment of scarce resources, institutions that lose out on tuition money from students who can afford to pay have reduced funds available for other students who cannot. Without a larger societal emphasis on supporting college, this will create challenges.

However, at institutions where the majority of students are ED students, such as the community college, this is less of an issue.

Policies and programs that address specific costs can help ED students as well. Recently, college campuses have begun to see an increase in programs to assist students with basic needs, such as food pantries (Goldrick-Rab, Cady, & Coca, 2018). Participants saw value in these programs, but also noted reticence to use the service as others might need the services more, or thought these services required some method of qualification, although the majority of programs do not (Goldrick-Rab et al., 2018) [the SSU food pantry had no qualification process but the LCC food pantry did]. Again, this requires institutions to balance resources, but institutions that normalize these services for all students with any level of need may increase their usefulness to ED students. Given time constraints expressed by ED students, basic needs programs need convenient access (Engle & Lynch, 2011; McSwain & Davis, 2007). Additionally, programs need broad advertisement. Although students struggled with food at times, no LCC students referred to the campus food pantry in their interviews. Participants in this and other studies expressed the substantial and unexpected nature of book and course material costs. The inconsistent nature and timing of these costs are problematical for ED students who try to budget and plan. One way to address this would be for institutions to incorporate these costs into tuition (Saltiel, 2011). This would allow students to plan appropriately. It would also provide the institution an incentive to keep materials costs down to control tuition costs. Currently, individual instructors make decisions about materials and may not be sympathetic to student financial struggles (although this investigation suggests that

some faculty are sympathetic). Institutions' inclusion of materials cost in tuition would have a negative effect of taking out the possibility for students who work to keep these costs down, such as when they rent books or buy them used, but has another advantage that no student would be without the needed course materials, an option students sometimes choose to control costs.

Additionally, ED students perceive benefits with meeting the costs of college on their own and negatives of wealth. Although participants in this investigation expressed a view that wealth would vanquish their financial concerns, they also labeled the wealthy as less serious and less likely to take advantage of opportunities at college. Individual institution's or higher education system's removal of all financial barriers could have a negative effect by reducing the accomplishment that ED students perceive from navigating college.

More practical than free college or an option in conjunction with increased aid or reduced cost would be an increase in campus employment opportunities (DeVries, 2013; Kazis & Liebowitz, 2003; Kezar et al., 2014; Matus-Grossman & Gooden, 2001; Tannock & Flocks, 2003; Walpole, 2011). ED students value hard work but also the flexibility provided by campus employment. Institutions establishment of more positions (with reasonable hours and pay) would provide students agency to cover financial needs while the jobs would also develop skills and connection to the institution through a method ED students value. Additionally, the student work would support the functioning of the institution. If institutions cannot handle the extra staff, colleges can increase partnerships with off-campus companies to offer more work study positions.

Family, Financial Literacy, and Normalizing ED Student Experiences

Addressing financial challenges through cost reduction such as financial aid is not enough (Chambers & Deller, 2011; Levine & Nidiffer, 1996). Scholars suggest comprehensive, targeted, institution specific programs (Bai & Wei, 2009-2010; Bergerson, 2007; Engle & Lynch, 2011; Jenkins & Weiss, 2011; Kinsley, 2014; Kuh et al., 2006; Levin, 2014; Levin et al., 2010a; Levine & Nidiffer, 1996; Saltiel, 2011; Thayer, 2000). Given the connection to family that participants espoused and the academic assistance provided by friends, programs should consider how to incorporate family and peers (Chambers & Deller, 2011; Colyar, 2011; Cunningham & Leegwater, 2011; Kinsley, 2014; McLoughlin, 2011; O'Connor, 2009; Primack, 2013; Rondini, 2010).

Three participants noted the need for financial literacy education for ED students (Cunningham & Leegwater, 2011; Kezar & Young, 2011; Kim, 2004; McLoughlin, 2011). Financial stress literature also suggests that financial literacy can improve financial self-efficacy which can mitigate negative effects of financial stress (Heckman et al., 2014). Participants suggested this form or type of education should occur both in high school and at college. Institutions could find ways to incorporate a financial literacy curriculum into first-year studies, which should cover loans and debt, credit cards, how to make and follow a budget, basics of how to invest money, and other financial topics.

The institutions in this investigation had large populations of ED students which, as discussed above, reduced or removed the stigma of these students having less funds and created a connection point. Participants noted that they would not experience the

same sense of belonging at selective institutions. At institutions with a minority of ED students, the institution could work to normalize ED student stories to connect them as members of the campus community in an effective way (Aries, 2008; Bowen et al., 2009; Calhoun, 1994; DeVries, 2013; Levin, 2014; Levin et al., 2011; Stuber, 2011a; Stuber, 2011b; Tinto, 2012). Similar to other underrepresented groups, ED students and their experiences need to be visible and be seen as a normative part of college. Research suggests that ED students do not identify strongly with their ED identity, and this lack of identification makes it difficult for them to band together to effect change. While it is unlikely that institutions could duplicate ethnic and gender cultural centers from a social class perspective, they should investigate methods to bring ED students together.

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APPENDIX A

SAMPLE RECRUITMENT FLYER

MAKE MONEY TALKING ABOUT MONEY [& COLLEGE]



Participate in interviews as part of a study about finances and college. Selected participants will interview up to three times and earn up to \$50. Interviews will take place on campus at [redacted].

If interested or if you have any questions, please contact the graduate student researcher Robert Stephens at [redacted] (you can use the QR code to the left). You may also contact Heather Killeen, the Graduate Program Coordinator at the Graduate School of Education at the University of California, Riverside, at [redacted] or (951) 827-6362 with questions or concerns regarding the study.

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APPENDIX B

DEMOGRAPHIC QUESTIONNAIRE

Thanks for your interest in the Financial Research Study. To determine that you are eligible to participate, I will need you to complete and return the demographic questionnaire below (through replying to this email and answering the questions below). Thanks!

My name is Robert Stephens and I am a graduate student at the University of California, Riverside. I am conducting doctoral research on the financial experiences of students. This research will consist primarily of interviews for which participants will receive modest compensation. Selected participants will interview up to three times and earn up to \$50. If you might be interested in this study, please complete this initial eligibility questionnaire. Completing the questionnaire does not mean that you will necessarily be invited to, nor will you be required to, participate in the research. Participation is completely voluntary. For more information on the study, please contact me at robert.stephens@ucr.edu. You may also contact Heather Killeen, the Graduate Program Coordinator at the Graduate School of Education at the University of California, Riverside, at heather.killeen@ucr.edu or (951) 827-6362 with questions or concerns regarding the study.

Responses from this questionnaire will be used in the planning of the study. The results may be used in the final narrative of the study as descriptive summaries. Your name will not be associated with your responses in the final narrative. Contact information will be used solely by the researcher to contact you regarding the research project. Your responses are voluntary and strictly confidential.

Thank you!

Please return this form via e-mail to robert.stephens@ucr.edu. To ensure consideration for the study, please return the email as soon as possible.

Sincerely,

Robert Stephens
Ph.D. Student
University of California, Riverside

Contact Information:

Name: _____

Phone number: _____

Contact email: _____

Demographic Information:

1. What is your gender? _____

2. What is your race/ethnic identification? _____

3. What year were you born? _____

4. Are you considered, for Financial Aid purposes, a “dependent” (still receiving support from your parents/guardians) or “independent” (not receiving support from parents/guardians) student?

(circle) Independent

Dependent

5. What is your approximate annual family income? \$

a. For dependent students, this should be the income of your parents/guardians and you

b. For independent students, this should be your income & the income of a spouse, if you have one

If “Dependent,” how many people in this family (your parents/guardians and their dependents)? _____

If “Independent,” how many people in this family (you, spouse, and your dependents)?

c. What is/are the source(s) for the income estimate above?

(circle all that apply)

FAFSA

Tax Documents

Wage Documents

Asking those involved (such as parents or spouse)

Guess based on personal knowledge

6. Are you a transfer student (pursued coursework at another institution of higher education before this one)? (circle) Yes No

7. Have you previously completed a college degree? (circle) Yes No

8. In your current course of study, is your primary goal to obtain a degree?
(circle) Yes No

a. If so, what degree are you currently pursuing (Associates, Bachelors, Masters, etc.)?

APPENDIX C

INFORMED CONSENT FORM

We ask that you read this form and ask any questions you have before agreeing to be in the study.

This study is being conducted by a student, Robert Stephens, under the supervision of faculty member, Professor John Levin, of the Graduate School of Education at the University of California, Riverside.

What is the purpose of this research and my participation in this project?

The investigator would like you to participate in a research study on college students in order to understand and explain the experiences of those students in relation to their financial situation. This study will add to research on student persistence and student finances. The investigator will interview approximately 18 students for the study.

What will happen during this research?

After submitting the questionnaire, you will be asked to participate in a series of interviews. The first and final interviews will take between 60 to 90 minutes each. The second “interview” will occur via email between the first and final interviews. You will be asked a series of questions generally focusing on stories related to your experience at college, your economic history, your current financial situation, and your interactions with students, staff, and faculty.

Will I get money or payment for being in this research study?

Participants are entitled to modest compensation. You will receive \$15 after completion of the first interview, \$10 after completion of the email interview, and \$15 completion after the final interview plus \$10 for completing all three phases. Compensation will be via cash, check, or direct online payment (preference for the researcher will be through direct online payment, but the method will be determined in consultation with the participant). Participants will receive compensation for each phase completed, but will not receive compensation for any phase not completed. There will not be any reimbursement for travel or transportation.

How will the interviews be kept?

With your consent, these interviews will be audio recorded, digitized, and transcribed by the investigator or a professional transcriber. If you decline to be audio recorded, you may participate in the study.

How much time will I spend on research activities?

Your participation in the two face-to-face interviews will take between 60 to 90 minutes each. It is expected that time to complete the email interview will be no more than 1 hour.

Are there any bad things that might happen during the research study?

Discussing finances may be upsetting for some participants, and could remind you of past issues of struggle. However, you can skip a question or choose not to answer a question at any time.

You can withdraw your participation at any time. As the investigators will be collecting identifying information, such as your name and locations of study, there is a potential risk for breach of confidentiality. However, data will be kept in a password protected computer accessible to only the investigators of the study. All identifying information, such as names, will be changed to pseudonyms to protect the confidentiality of participants. Additionally, the primary method of reporting will be through a collective narrative created from the responses of all participants.

Are there any good things that might happen during the research study?

The benefits reasonably expected from this study are the ability to ask for a report of the study's findings (which will not have any identifiable individual information). I cannot and do not guarantee that you will receive any additional benefits from this study.

What if I decide to I don't want to continue participating in the study?

Your participation is completely voluntary. You have the right to withdraw your consent or terminate participation at any time. You also have the right to refuse to answer particular questions. If you choose to withdraw from the study, please communicate with the researcher immediately. There will be no negative consequences as a result of your decision to withdraw. If you choose to stop participating completely, the researcher will not keep any data received from you, including audio recordings, unless you provide explicit written permission.

How will my confidentiality be kept?

Your individual privacy will be maintained in all published and written data resulting from the study. The participant names themselves are not utilized and will also be eliminated from transcribed audio-recordings. In the case of individuals who share scenarios with others by name, the name of the individual will be removed and a pseudonym will be used. Institutional names will also be changed. All research records, including audio-recordings, transcriptions, researcher notes, and documents will be stored either in a locked cabinet or a password protected computer. The principal investigator and faculty advisor will be the only people who will have access to this study's records to protect your safety and welfare. A professional transcriber may have access to the audio-recording for transcription purposes and will agree to protect your confidentiality. On occasion, a representative of the Office of Research Integrity may review records for quality assurance and to assure adherence to relevant laws and guidelines. Any and all information accessed by the Office of Research Integrity will be held to the same level of confidentiality as described in this section.

Who can I contact if I have questions?

If you have any questions or concerns about this research, its procedures, risks, and benefits, contact the Principal Investigator, Robert Stephens at Robert.stephens@ucr.edu. You can also contact the faculty advisor, John Levin at john.levin@ucr.edu or (951) 640-1773.

If you have any questions about your rights or complaints as a research subject, please contact the IRB Chairperson at (951) 827-4802 during business hours, or to contact them by email at irb@ucr.edu.

Please check one of the following:

I confirm that I am 18 years old or older.

Please initial. _____ Yes _____ No

I give consent to be audio recorded during this interview.

Please initial. _____ Yes _____ No

I give consent for recordings resulting from this study to be analyzed by the researcher for the finalized study which will not identify any individuals.

Please initial. _____ Yes _____ No

I give consent to be contacted for an email interview.

Please initial. _____ Yes _____ No

I understand that in the event that I withdraw from the study, any data received by me, including the questionnaire and audio interview, will not be kept unless I provide express written permission.

Please initial. _____ Yes _____ No

Voluntary Participation Statement

I understand that participation in the study is voluntary. I may refuse to answer any question or discontinue my involvement at any time without penalty or loss of benefits to which I might otherwise be entitled. My signature below indicates that I have read the information in this consent form and I consent to participate.

Participant's Signature

Date

Participant's Name

Signature of person obtaining consent

Date

Name of person obtaining consent

APPENDIX D

INTERVIEW GUIDES

First Interview

Participant: _____ Date/Time: _____

PRE-INTERVIEW

___ Welcome, Introduce self and project

___ Complete Informed Consent Form

___ Review submitted demographic Questionnaire

Prepare for note-taking (multiple writing utensils out and ready to go, notebook ready to go)

Prepare recording devices (device is on, battery indicator indicates good batteries)

“Hello, this is Robert Stephens, interviewing (participant name) on (date)”

Question 1: [Name], think back to your first day as a student on campus. Tell me about that experience.

Question 2: How do you identify your socioeconomic status and what does that mean to you?

Question 3: Can you tell me the role money played in your life and family as you were growing up?

Question 4: How do you meet the expenses of college and life in general?

Any unexpected expenses? How did you manage those?

Question 5: How did you go about preparing for and applying for college?

Why did you choose [institution]?

Question 6: Walk me through a typical day on campus.

Question 7: What is your involvement like on campus outside of classes?

(If not involved) What has kept you from getting involved?

(If involved) How did you get involved? Can you share that story with me?

Question 8: Have you experienced any situations where differences in your socioeconomic status and that of others at [institution] has been apparent? Tell me about them.

Question 9: Some people say that going to college is going to college, and that how much money you have shouldn't really make a difference in the college experience you have – Do you agree with this?

Question 10: Do you think college would be different if you had more or less money? If so, in what ways?

Question 11: Share with me a time your economic situation affected your college experience.

Any others?

Closing: Thanks. Those are all of the questions that I have today. Is there anything that you would add, especially anything relating to helping me better understand your economic situation and its relationship with your college experience?

CLOSING

Turn recording devices off

Ask for pseudonym suggestion:

Confirm they have contact information

Next steps: In about a month or a month and a half, I will send an email with a number of questions that I would like you to think about and respond to. Part of that process is that, unlike in this face-to-face interview, you can take a little more time to think about the question. I'll ask you to confirm you received the email, and then return it by a specific date. The email interview payment is \$10. Since it won't be face-to-face, I won't be able to just hand you the payment like I am about to do now. Do you have any thoughts on how you would like to receive payment?

___ Provide \$15, have sign below:

I received \$15 for completing a research interview. Name _____

Signature: _____ Date: _____

Any final questions? Thanks so much!

Email Interview

Hello!

I hope things are going well with you. As we discussed in our last interview, I am following up with a few more questions for you to take some time to consider and respond via email. As a reminder, you can end your participation at any point. If you do not wish to receive any further communication from me, please let me know. Also, remember that you do not need to answer any particular questions. As we discussed, if you complete and return this email questionnaire, you will receive \$10.

As a first step, I would ask you to please confirm receipt of this email by replying to it.

I'm sure you have a lot going on, but I hope you can take some time to consider and respond to the questions below thoughtfully. As you know from our first interview, I am particularly interested in your stories and what they mean to you. If you have questions or need clarification, please contact me (my email and phone information are at the bottom of this email). Also, if you are no longer in college, you can still participate!

Please try to respond by May 11. You can reply directly to this email or send your reply to robert.stephens@ucr.edu. Please do not worry about grammar or spelling – this is not a college essay. Also know this is not a test—there are no wrong answers. I’m trying to best understand the experiences you are having, so it is your perspective I am interested in.

Questions:

Is there anything from our first interview that you would like to follow-up on or provide more information on? If so, please do so.

Are you enrolled this quarter? What are your plans for college from here?

What is your favorite story about your college experience so far? What did this experience mean to you?

How did you do academically last quarter? Can you please explain why you think it went this way? Any particular supports or challenges?

Is there anyone on campus who is (or was) particularly helpful? Tell me about that relationship. How did it start? What has it meant to you? Please share particular experiences you have had with this person. (Also, please feel free to share about more than one person.)

How does money—or not having money—matter for you right now?

Have you ever experienced a time of material deprivation (in college or before)? What happened? How did that affect you? Has it had an effect on your life in college?

Is there anything that you would add, especially anything relating to helping me better understand your economic situation and its relationship with your college experience?

For payment, there are essentially two options. After everyone (or most everyone) has completed their email interviews, I will arrange to be on campus at a time or a couple of times that work for people to come pick up the payment. Or, I can send the payment via some form of online payment (Paypal, Venmo, etc.). I know I spoke with you about this in our first interview, but I’d like to check back in and see what your preference for payment method is.

Thanks again for your help with my research! The next step is the final interview. I will be contacting you in around three weeks to arrange when and where to meet. In the mean time, if your contact information changes, please let me know.

Sincerely,

Robert Stephens
PhD Student, UC Riverside
robert.stephens@ucr.edu
206-853-7271

Final Interview

Participant:

Date/Time:

 Welcome

 Remind participants ability to withdraw at any time and the voluntary nature of answering questions

 Thank students for their participation up to this point

 Prepare recording devices (device is on, battery indicator indicates good batteries)

 Prepare for note-taking (multiple writing utensils out and ready to go, notebook ready to go)

Question 1: Is there anything from our earlier interview or the email that you would like to follow-up on or provide more information on? If so, please do so.

Question 2: (I will have specific probing questions regarding answers they provided in the previous interviews, if clarification and/or elaboration would be useful.)

Question 3: So far, what have been your greatest successes as a college student?

Question 4: What have been the biggest challenges with achieving those successes?

Question 5: Has anything changed about your involvement on campus? Why?

Question 6: Are there any creative ways you have had to handle financial issues? Can you share them with me?

Question 7: How do students on campus talk about money? What do they talk about? Any conversations you have had that you can share with me?

Question 8: Given your financial situation, how do you think your experience of [institution] might be similar or different from other students at [institution]?

Question 9: How have your other identities shaped your college experience?

Question 10: What advice around finances would you give to high school students considering college or to other college students?

(if not clear) Where does that advice come from?

Question 11: Are there any other thoughts or feelings you might share with educators or policy makers to help them work more effectively with students regarding money?

Closing: Thanks. Those are all of the questions that I have today. Is there anything that you would add, especially anything relating to helping me better understand your economic situation and its relationship with your college experience?

Is there anything you would like to share about this research project? Anything you would recommend for me or other scholars studying similar topics?

CLOSING

___ Turn recording device off

___ Ask for any changes to pseudonym suggestion (previously:): _____

___ Contact information – get long-term email: _____

___ Discuss next steps (review of the composite narrative(s)) and payment